



# NEW COLLEGE SCHOLARSHIP PROGRAM FOR MEMBERS...

At DOCO we realize the impact that college tuition has on a household budget, and we'd like to help out. That's why we are introducing our first ever DOCO Regional FCU College Scholarship program. If you are a member of DOCO Regional FCU and have a dependent who plans to enroll in an undergraduate course of study during the 2004-2005 school year at an accredited university or vocational-technical school in the U.S., your child could be awarded a one-time \$1,500 scholarship from DOCO Regional FCU. We realize that many students miss out on the HOPE Scholarship. And, many of those students may not be eligible for other means of financial assistance beyond student loans. We want to ease the financial burden and give two deserving students a little help with beginning their college careers. This year DOCO will award two \$1,500 scholarships to two select applicants who meet our application criteria. For an application and more information on rules and eligibility, stop by the credit union or call us today. The deadline for submitting applications is April 20, 2004. All scholarships will be paid directly to the school of choice.



## HOME MORTGAGES... ...EXPLORE THE POSSIBILITIES

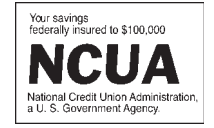
Maybe it's time to buy a new home, or maybe you are just shopping for a better rate... Well, now is the time to see what DOCO Regional Federal Credit Union has to offer. DOCO will finance your home at the best possible rate. Prompt attention and personalized service will help you reach your home financial goals.

Check *The Albany Herald's Real Estate Showcase* each Sunday for current mortgage rates available at DOCO Regional FCU. Also, check out the new payment calculators located on our website at [www.docofcu.com](http://www.docofcu.com).

Call Debra Horton, your personal mortgage consultant, today at (229) 420-8226, or at (800) 227-9180x226, or contact your closest DOCO branch for more details.

## FINANCIAL REPORT... (As of 12/31/03)

**Members:** 19,763  
**Assets:** \$52,585,416  
**Deposits:** \$47,343,173  
**Loans:** \$25,354,866



## WE'LL BE CLOSED...

Monday, May 31  
in observance of  
Memorial Day

## TIME OUT...

Take a time out and test your puzzle skills. Can you find all 14 credit union related words?

- ANNIVERSARY • AUTO LOAN •
- CHECKING • COURTESY PAY •
- CU SUCCEED • IRA • MONEY
- MARKET • MORTGAGES •
- ONLINE BANKING • PRIVACY •
- SAVINGS • SCHOLARSHIP •
- VISA CHECK CARD • VISA
- CREDIT CARD

(Answers can be found on page 3 under Don't Peek! Time Out Answers.)

M D C U S U C C E E D F P V  
O U R I M K N Y S Y M H I M  
R T R A A Q M R G Q Z S N O  
T A S G C G S A V U A B A N  
G C A N S K H S I C Z J O E  
A T V I V C C R R G L Z L Y  
G N I K N A B E N I L N O M  
E J N C P F D V H L U F T A  
S G G E C I U I L C X D U R  
Y P S H T A K N P H A F A K  
F D G C W Z E N L S O S F E  
D P A P R I V A C Y L Q I T  
N R C O U R T E S Y P A Y V  
D P I H S R A L O H C S D U

**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 website, [www.docofcu.com](http://www.docofcu.com), grants you 24-hour access to your accounts and other interactive financial tools.

**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**  
Dave Parker, Tom Pollack

**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: Debbye Newberry  
Tifton Office Manager: Mary Smith

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## 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"

April - June 2004



## DOCO TURNS 45...

Did you know that your credit union is 45 years old this year? That's right. DOCO was originally founded in 1959 by Mr. J.G. Sewell, who was at that time the Dougherty County School System's Business Manager. The credit union began as a benefit for the employees of the Dougherty County School System. There have been many major landmarks in our history. Do you remember when...

- Our first office was located in a storeroom (which also housed an air conditioning unit) in the old Dougherty County School Administration Building on Flint Street? Eventually, we moved to a green building across the street. Finally, in 1981 we purchased our current Main Office on Westover Boulevard, which had previously been a hardware store. We're no hardware store these days!
- The only service we provided was systematic savings? Later we added checking and loans. Today, there is hardly a financial service we don't offer.
- Mr. Marvin J. Huff (Jimmy) became the first Manager of DOCO in 1971? During the 32 years of his leadership, he grew the credit union from roughly \$780,000 in assets to \$50 million in assets and from 1,350 members to 18,500 members.
- The first DOCO branch opened in Tifton as a result of a merger with the Tift County Teacher's Credit Union in 1985. Our second branch opened in Americus as a result of a merger with the Sumter County Teacher's Credit Union in 1989. The East Albany branch was opened in 1995.

## PRESIDENT'S MESSAGE...

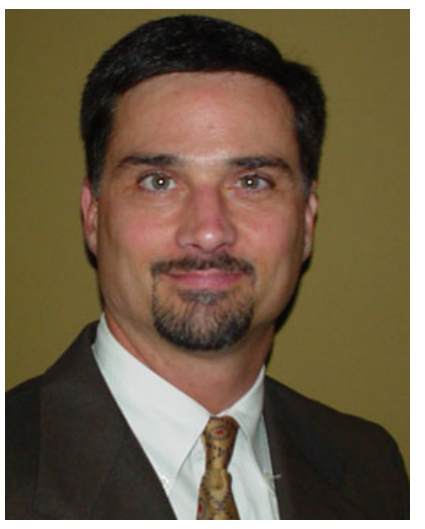
What a wonderful year 2004 is proving to be for DOCO Regional Federal Credit Union! We are pleased to have completed our construction projects and are thrilled with the results. We truly hope our renovations will enhance our members' experiences at the credit union. In addition, we have received positive feedback from our members on our new **Courtesy Pay** protection service and **CU Succeed** program for teen members.

At DOCO we realize that standing committed to our members also means supporting the community in which we live. Our Skip-A-Payment promotion, which ran from November 2003 through January 2004, proved to be one of the most well received promotions ever here at DOCO. As promised and in line with our motto of "People Helping People," ALL Skip-A-Payment fees will be redistributed within our community as donations to non-profit organizations, sponsorship of community outreach programs, or even directly to our members through specially geared programs.

One such program that our Board of Directors is proud to announce is a new **College Scholarship** program for graduating high school seniors. We are also planning to sponsor a house with **Rebuilding Together's Christmas in April** project. This year various sponsors and volunteers will work together on April 24th to make much needed repairs to 20 homes in the Albany and Leesburg community. For more information on Rebuilding Together, please visit their website at [www.rebuildingtogether.org](http://www.rebuildingtogether.org).

Moving forward in 2004 we will continue to celebrate our 45th anniversary, and as always we will continue to enhance credit union services. My sincere thanks to all of our members for your continued support.

Regards,  
*Barry O. Heape*



**BARRY O. HEAPE**  
President/CEO

# "People Helping People" since 1959.

### CHILDREN'S MIRACLE NETWORK...



Our next Children's Miracle Network fundraiser will be held throughout the month of May. A variety of chocolate candybars from **World's Finest Chocolate** will be available at each DOCO branch for \$1.00 per candybar. All proceeds will be donated to help make miracles happen for kids at Phoebe Putney Memorial Hospital. Satisfy your sweet tooth and help us support CMN!

### ADD FUN TO YOUR CHECKBOOK...

You have a unique personality, but did you know you can reflect your individuality every time you write a check? We are working with Deluxe Financial Services, the world's leading check printer, to give you more checkbook choices.

You may not realize the variety of check designs and related accessories such as leather checkbook covers available to you with your checking account. Through our relationship with Deluxe, we offer choices for those of you who love classic motorcycles, popular cartoon characters, golfing, the environment, animals as well as choices for those who want to show patriotism. Deluxe also offers a broad selection of professional and elegant designs – enough choices to match your unique personality.



Deluxe's cause-related check program assists a variety of organizations. From raising money for cancer research to

supporting organizations dedicated to preserving the environment, Deluxe is aligned with some of the most influential charitable organizations. Last year, Deluxe introduced its new Heroes Triumph design - a check that features the famous image of firefighters raising the flag at the World Trade Center site after 9/11. A portion of the proceeds from these checks goes to organizations that support those directly affected by the attacks.

Deluxe's entire selection of products can be viewed online, or you can talk to a well-trained customer service representative who can help match the right design for you. Ordering is a snap. Log on to [www.docofcu.com](http://www.docofcu.com) to order your checks, or go directly to Deluxe's web site at [www.deluxe.com](http://www.deluxe.com) to see all of the design options and products that are available. You can also call 1-877-838-5287 to place your order.

### CHECK OUT OUR LOW AUTO LOAN RATES...

NEW	APR	Term	Financing
	3.5%	48 Months	100%
	3.5%	60 Months	95%
	4.0%	66 Months	90%
	4.5%	72 Months	90%

USED	Year Model	Term	APR
	2004-2003	60 Months	4.25%
	2002-2001	54 Months	5.25%
	2000-1999	48 Months	6.00%
	1998-1997	36 Months	6.00%

**NOTICE:** All rates and terms listed are based on best creditworthiness. Your actual rate may be higher depending on your individual credit rating.

- DOCO offers Credit Life and Credit Disability Loan Protection, GAP, and Extended Warranties.
- Rates are subject to change daily.
- All deposits are insured up to \$100,000 by NCUA.

### PROTECT YOURSELF AGAINST FRAUD...

Most of us do not realize just how much personal information we carry around with us. What would you do if your pocketbook or wallet was lost or stolen? The following steps can help prevent you from becoming the victim of fraud:

- ✓ Do not use your social security number on your driver's license. Use a unique driver's license number instead.
- ✓ The next time you order checks have only your initials (rather than your first name) and your last name printed on the checks. Why? If your checkbook lands in the hands of a thief, the thief will not know how you sign your checks. Your financial institution will know and will be able to identify a false signature.
- ✓ When writing checks to pay credit card bills, NEVER write the complete credit card account number on the "For" line of your check. Instead, just use the last four digits of your credit card number. Your credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels will not have access to your complete account number.
- ✓ Use your work phone number on your checks instead of your home phone number. If you have a P.O. Box, use it instead of your home address. Use your unique driver's license number rather than your social security number.
- ✓ Make a list of all the contents of your wallet and keep it in a safe place. Make sure you write down the toll-free numbers of your credit card companies and financial institutions as well as account numbers so you will have them handy in the event your wallet is lost or stolen. This will make the process of reporting lost or stolen credit cards, check cards and ATM cards much easier.



### If your pocketbook or wallet is lost or stolen:

- ✓ Contact your credit card companies and financial institutions immediately.
- ✓ File a police report in the jurisdiction where it was lost or stolen. This proves to credit providers that you were diligent and is a first step toward an investigation.
- ✓ Contact the 3 national credit reporting organizations immediately to place a fraud alert on your name and social security number. Placing an alert on your name will ensure that any company checking your credit record will know about the fraud alert and will contact you by phone to authorize any new credit transactions. Equifax: 1-800-525-6285, Experian: 1-888-397-3742, Trans Union: 1-800-680-7289.

### NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS...

**1. Privacy Notice.** DOCO Regional Federal Credit Union, your member owned financial institution, is committed to providing the highest level of excellence in financial services and education aimed at improving our members' financial well-being. We are equally committed to protecting our memberS' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please contact a member services representative at (229) 432-8200 locally, or (800) 227-9180 toll-free out of town.

**2. Information We Collect and Disclose About You.** We collect nonpublic, personal information about you from the following sources:

- Information we receive from applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorized, or protect the security of our financial records.

If you terminate your membership with DOCO Regional Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

**3. How We Protect Your Information.** We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard you nonpublic personal information.

**4. What You Can Do To Help Protect Your Privacy.** DOCO Regional Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your credit/debit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us. We are here to serve you.

### 2004 ANNUAL MEETING RECAP...

This year's Annual Meeting was held on Thursday, March 4, 2004. Approximately 70 attendees joined us to review 2003 credit union business. 3 board members whose terms expired this year were re-elected to serve additional terms.

Employee service awards were presented as follows: Debra Horton for 15 years of service; Bob Fowler for 15 years of service; Debbie Lawton for 5 years of service; and Kathy Tynes for 5 years of service.

Congratulations to our doorprize winners: Mark O'Connor, June Edwards, Dianne Kinnett, Patricia Favors, Jack Clay, and Dr. Derryl Quinn.

A copy of the Annual Report can be obtained from any DOCO branch.

**DON'T PEEK!  
TIME OUT ANSWERS...**

The following are the answers to the Time Out puzzle from page 4.

