

NOTICE FROM BOARD OF DIRECTORS SECRETARY...

Elections will be held at the 2013 Annual Meeting of the Membership to fill two volunteer positions on DOCO's Board of Directors. Regular terms of office for Directors are periods of three years, with no more than three Director's terms expiring in any one given year. All elections are determined by plurality vote, except when the number of nominees equals the number of positions to be filled, the chair may take a voice vote or declare each nominee elected by general consent.

In accordance with the bylaws of the credit union the Chairman of the Board, Mr. J.W. Flowers, appointed a nominating committee to submit nominations for individuals they feel will adequately represent the best interests of our membership as Directors of the credit union. **A brief biography for each nominee is provided below for your review.**

The Board of Directors will also accept nominations for Board vacancies by petition. Nominations by petition must be signed by 1% of the members of the credit union not to exceed 500 signatures. Each nominee must also submit a brief statement of qualifications and biographical data as described below:

- Each nominee must have been a member in good standing;
- Each nominee must not have been convicted of a crime involving dishonesty or breach of trust;
- Each nominee must be at least 18 years of age.
- Each nominee must submit a brief biography including full name, work experience, level of education, a signed statement indicating why they want to be a Director of DOCO Credit Union and that they will be agreeable to nomination and will serve if elected to office, and the statement must also indicate the nominee is aware of the Board of Directors' responsibilities as outlined in DOCO Credit Union's bylaws.

All nominations by petition or questions concerning DOCO's election process should be addressed to DOCO Credit Union, Rochelle Bush/Board Nominations, P.O. Box 71389, Albany, GA 31708-1389, and either mailed or turned in at a credit union branch to be received by the Secretary of the Board, Rochelle Bush, no later than 5:00 p.m. on Thursday, November 1, 2012. All board of directors candidate nominations will be posted at the credit union by Thursday, January 17, 2013.

NOMINEE #1: James W. Flowers

CREDIT UNION HISTORY: member of DOCO Credit Union since 1968; served on the Board of Directors since 1971 – for the past 23 years as Chairman and previously as Treasurer.

OCCUPATIONAL BACKGROUND: worked in the Georgia Education System for 51 years – 33 years as a Classroom Teacher, Counselor, Athletic Coach (15 years; three state championships, seven region championships) and High School Administrator; 18 years as consultant for the Georgia Accrediting Commission.

COMMUNITY INVOLVEMENT, CLUBS, ORGANIZATIONS & MEMBERSHIPS: member of Sherwood Baptist Church serving as Deacon (Chairman) and Sunday School Teacher; member of Kiwanis Club and Lions Club; various volunteer positions on local boards and community organizations; served in the Georgia Silver Head Legislature for two terms, first as a Representative, and then as a Senator; served as State President of the Georgia Retired Educators Association.

NOMINEE #2: Jack Clay

CREDIT UNION HISTORY: member of DOCO Credit Union since 1974; served on the Board of Directors since 1995.

OCCUPATIONAL BACKGROUND: served in U.S. military for 24 years reaching ranks of Lieutenant Colonel; taught in the Dougherty County School System for 15 years; currently retired.

EDUCATION: graduate of University of Georgia (Distinguished Military Graduate); graduate of Army Command & General Staff College; graduate of Cairo High School.

COMMUNITY INVOLVEMENT, CLUBS, ORGANIZATIONS & MEMBERSHIPS: volunteer for various community projects including Habitat for Humanity and Rebuilding Together/Christmas in April; member of the Albany Exchange Club and First United Methodist Church of Douglas; former AARP Senior Drivers Class instructor.

MAILING ADDRESS

DOCO Credit Union
P.O. Box 71389
Albany, GA 31708-1389

ONLINE SERVICES & ONLINE BANKING

www.dococu.com

TELEPHONE CONTACT OPTIONS:

(229) 435-1715 Local (Albany Area)
(229) 924-5475 Local (Americus Area)
(229) 890-5418 Local (Moultrie Area)
(229) 294-9005 Local (Pelham Area)
(229) 386-8859 Local (Tifton Area)
(706) 886-3143 Local (Toccoa Area)
(800) 227-9180 Toll-Free
(800) 537-7933 Toll-Free

- Option 1 - Telephone Teller**
(229) 432-8268 Local Direct (Albany Area)
(888) 811-2325 Toll-Free Direct
- Option 2 - Full Service Phone Center**
(229) 420-8200 Local Direct (Albany Area)
- Option 3 - Loan Services**
- Option 4 - Employee Directory**
- Option 5 - ATM & Branch Locations**
- Option 6 - Collection Services**
- Option 7 - Business Hours & Holiday Schedule**

MANAGEMENT TEAM

President/CEO:	Barry Heape
Executive Vice President:	Robert Youngblood
Vice President/Chief Financial Officer:	Ellen Collins
Vice President of Information Technology:	Chris Farr
Vice President of Lending:	Daryl Salter
Vice President of Member Services:	Carol Wolfe
AVP of Accounting:	Rena Ward
AVP of Asset Protection/Facilities:	Mark O'Connor
AVP of Back Office Operations:	Dawn Smith
AVP of Compliance:	Julie Irvin
AVP of Human Resources:	Donna Parr
AVP of Marketing:	Fran Eubanks
Manager of Northern Branches:	Eddie Powers
Branch Manager Americus:	Dianne Danforth
Branch Manager Albany Crossing:	Stephanie Chism
Branch Manager Albany Main Office:	Roderick Hand
Branch Manager East Albany:	Megan Paulk
Branch Manager Lee County:	Jodi Miller
Branch Manager Moultrie:	Bill Harrison
Branch Manager Pelham:	Gail Humphries
Branch Manager Tifton:	Mary Smith

VOLUNTEERS

Board of Directors
Chairman: J.W. Flowers
Vice Chairman: J. Derryl Quinn
Treasurer: Seaborn Jackson
Secretary: Rochelle Bush
Member: Jack Clay
Member: Jan Parker
Member: Tom Pollock

Supervisory Committee

Chairman: Tom Pollock
Member: Bill Newsom
Member: Obzeine Shorter

Nomination Committee

Chairman: Ted Horton
Member: Janice Bryant
Member: Gloria Lowe

ASSURANCE MORTGAGE

Website: www.assurancemtq.com
Phone: (229) 420-8225
Toll-Free: (866) 300-6152
President: Evie Carver

FINANCIAL REPORT (as of 6/30/2012)

Assets: \$190,217,663 **Deposits:** \$170,578,082
Loans: \$115,227,805 **Members:** 37,936



Common "Interest"

October - December 2012

FALL CAR SALE

The Albany Mall

Unbeatable Pricing! • Great Rates!

(October dates TBA - Check your local branch for details.)

PRESIDENT'S MESSAGE...

Nearly a decade ago when I stepped into the seat as CEO of DOCO, I had an ambitious vision for the future of the credit union. How exciting it's been to see our great credit union grow and become an increasingly more beneficial solution for our members' ever-changing financial needs.

I am especially proud of our ability to accomplish unprecedented growth and advancement while remaining true to our unique structure as a credit union. Member control, education and training programs, and concern for the community are key cooperative values that differentiate credit unions from other financial institutions. In fact, credit unions world-wide will celebrate International Credit Union Day on Thursday, October 18, 2012. This year's theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communicate our top priority... YOU! We hope you will join us at any of our branch offices for a membership appreciation celebration.

I feel as strongly today as I did ten years ago that there is incredible potential for DOCO's future. I am proud to say we are strong, and our future is bright as we continue to grow and prosper together. Thank you for your valued membership at DOCO.

Sincere regards,



BARRY O. HEAPE
President & CEO

DOCO LAUNCHES MOBILE WEBSITE...

DOCO is excited to launch a new mobile website! Smart phone and tablet users will be automatically redirected to the mobile version of our website when accessing www.dococu.com. The mobile site includes quick access to branch hours and locations, ATM locations, rates, promotional information and of course, access to online banking.



Skip-A-Payment on a Loan is Back!

--- (See page 3 for details.) ---

USE VISA DURING THE HOLIDAYS...

DOCO's VISA® Classic and VISA® Platinum credit cards give you the buying power and extra security of the VISA brand with credit limits ranging from \$500 - \$20,000 and fixed rates as low as 8.9% APR. There is no annual fee, and there are multiple payment options available including making payments at the credit union or through your DOCO Online Banking account. Plus, DOCO offers a 1% cash back balance transfer promotion making it a great way to earn instant cash back when you transfer balances from your non-DOCO accounts to your DOCO VISA Platinum credit card! Contact us today to apply for your DOCO VISA credit card!



CHRISTMAS CLUB SAVINGS NOTICE...

Start your 2013 holiday savings today by opening a DOCO Christmas Club Savings Account! Your savings will earn competitive dividend rates all year long and will automatically roll into your Regular Share/Savings account on November 1 for easy holiday access to your funds. Contact us today for more information.

NOTICE: 2012 Christmas Club savings will automatically transfer to Regular Share/Savings accounts on November 1. After this date Christmas Club accounts will automatically renew for 2013 savings.

DOCO employees supported the Alzheimer's Association by making donations to the cause to "dress down" during the month of September.



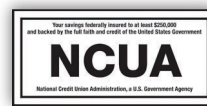
HOLIDAY CLOSINGS...

Veteran's Day: Mon., Nov. 12

Thanksgiving: Thurs. - Sat., Nov. 22 - 24

Christmas: Mon. - Tues., Dec. 24 - 25

New Year's: Tues., Jan. 1



Member Name (print) _____	Month to skip _____
Type of Loan _____ Acct # _____	_____
Type of Loan _____ Acct # _____	_____
Type of Loan _____ Acct # _____	_____
Type of Loan _____ Acct # _____	_____

Please read & sign reverse side. Return this coupon along with your Community Involvement Fund contribution & signed Subsequent Action form (provided by a DOCO representative) to DOCO Credit Union before loan payment is due during the month you wish to Skip-A-Payment between 11/1/2012 & 1/31/2013.

Visit our website at www.dococu.com, and find us on...



Skip-A-Payment Coupon

FACTS

WHAT DOES DOCO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- overdraft history and payment history

When you are no longer our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons DOCO Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DOCO Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 227-9180 or go to www.dococu.com.

- Continued -

What we do

How does DOCO Credit Union protect my personal information	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. If you terminate membership with DOCO Credit Union, we will not share information we have collected, except as permitted or required by law.
How does DOCO Credit Union collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> • open an account or pay your bills • use your credit or debit card or apply for financing • make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> • <i>Our affiliates include nonfinancial companies, such as Assurance Mortgage, LLC</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>DOCO Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none"> • <i>Our joint marketing partners include CUNA Mutual Group's MEMBER CONNECT.</i>

Other important information

INTERNATIONAL CREDIT UNION DAY IS OCTOBER 18, 2012...

INTERNATIONAL CREDIT UNION DAY
MEMBERS MATTER MOST
OCTOBER 18 2012
 188 Million Credit Union Members Worldwide

Please join us on Thursday, October 18 for International Credit Union Day to celebrate why our "Members Matter Most" by visiting a DOCO branch for refreshments and special treats from 10:00 AM - 2:00 PM.

Credit unions in 100 countries will celebrate by banding together and appreciating our members. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates, and fewer fees. Members are never just numbers; your ownership empowers you and provides a voice.

In addition to member control, credit unions offer education and training programs. Fifty-four percent of Americans ages 18 to 34 check their social media accounts daily, while less than one third do a daily check on their financial statements. Credit unions actively focus on creating fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime.

SKIP-A-PAYMENT ON A LOAN...

DOCO's annual **Skip-A-Payment On A Loan** promotion is the perfect opportunity to add cash to your pockets by skipping a loan payment on one or more personal loans at DOCO between November 1, 2012, and January 31, 2013. Just complete and return the coupon below to the credit union before the due date of your loan during the promotional period of 11/1/2012 through 1/31/2013 along with your Community Involvement Fund contribution(s) of \$30 per skip and a signed Subsequent Action form(s) provided by a DOCO representative. Then, the money you would normally use as a loan payment will be all yours to help with extra end of the year expenses!

IMPORTANT SKIP-A-PAY GUIDELINES: The special Skip-A-Payment offer applies to loans made under the Master Loan Agreement and Disclosure excluding Mortgage Loans and Home Equity Loans. Some auto loans closed at local dealerships may not qualify for the Skip-A-Payment option. Please check with a loan officer to verify eligibility. The Skip-A-Payment coupon is valid for one full month's loan payment during November 2012, December 2012 or January 2013

and may not be used in conjunction with any other Skip-A-Payment coupons. Please note that you cannot skip a payment if you have had loan extensions or delinquencies within the past 90 days. Interest will continue to accrue as explained by the Master Loan Agreement and Disclosure presented when original loan was made. By exercising the Skip-A-Payment option, loan maturity will be extended, and regular payments will resume after the skipped payment period. This offer is not valid on payments already credited. Your coupon must be received and approved before the due date of your loan during the promotional period of November 1, 2012, through January 31, 2013. You may return your coupon in person, through the mail, or by fax. DOCO Credit Union cannot be responsible for coupons not received and recommends you contact a loan officer prior to faxing or mailing. Terms of this promotion are subject to change without notice.

Skip-A-Payment Coupon

YES, I want to participate in the Skip-a-Payment program. I have read the guidelines, and I understand that I must return this coupon to DOCO Credit Union before my loan due date during the month I plan to skip a loan payment before 1/31/2013. I also understand finance charges will continue to accrue as explained by the Master Loan Agreement and Disclosure I received when my loan was made. By exercising my Skip-a-Payment option, my loan maturity will be extended, and my regular payments will resume after the skipped payment period. I agree to make a contribution of \$30 per loan payment skipped to DOCO's Community Involvement Fund.

Deduct amount of _____ from Acct # _____

Member Signature _____ Date _____