



Hi Everyone,

There are big changes happening in our neighborhood. The house next door to us was sold. The previous owners had a glassed in front porch so we couldn't look down the row of houses on our block. The new owners are completely gutting the house and they tore out the glassed in front porch. After years of not being able to it's great to be able to say howdy to all our neighbors across our porches.

You know what that new refreshing view from my front porch is like? It's like the feeling you get every time you pay down debt. There's this great sense of relief because you know the payments you've been making every month will no longer be burdening you. If you've been paying down debt of late then I'm sure you can relate to what I mean. If you haven't been paying down debt isn't it about time to get with the program? Believe me, it's not really that hard. Take it one debt at a time and soon you'll have a financial view as clear as the view now from my front porch.

I want to close now with a fond farewell. Today is Bill Bankert's last day here at the credit union. Bill has been our Vice President of Lending for the past 17 years. In my remarks to the staff earlier this morning I told them that Bill was the consummate team player. Always ready to do whatever was required to get the job done. Bill worked with many of our members and he put together a great lending team. Bill, thank you for your dedicated service to this credit union, all the best in your future endeavors, and don't be a stranger.

Till next time,

Evan Clark **PRESIDENT AND CEO**

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BELOW YOUR MEANS



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