



Hi Everyone,

Last winter when it got really cold my wife and I put heavy plastic over our mums to protect them from the cold. Because we covered them we had gorgeous mums brightening our yard this fall.

These beautiful flowers and this story reminded me of the government shutdown and the impact it had on some of our members. We did loan extensions for members and we gave them short term furlough loans. I was very happy that we could offer these services to our members but at the

same time it left me wondering. Why do some people have absolutely no reserves to fall back on when something unexpected happens? I guess I just don't understand that mentality.

If what I've just written applies to you please reconsider the way you're doing things financially. Hopefully the government shutdown was a onetime occurrence. But there will always be things happening in our lives that have a negative impact on us financially. Make sure that when those events happen you are prepared for them. Save a little money. We actually raised some of our certificate rates

recently and you can open one for as little as \$500. And once you've saved up some money please don't touch it. Make it seem as though it's not even your money. Because for current use it shouldn't be your money.

This winter if another cold spell hits we'll cover our mums again so we have a beautiful fall next year. If a cold spell hits you in life make sure you're covered as well.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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