

Hi Everyone,

This summer I went to Gulfport, Mississippi to visit a credit union. While I was there I drove along the gulf coast and noticed miles and miles of these beautiful oak trees in front of grassy fields. I found out from my friends in Gulfport that this was caused by Hurricane Katrina back in 2005. The devastation from that hurricane was unfathomable. And to this day no building is done on these grassy fields because it's impossible to get insurance.

When I looked at these beautiful oak trees and thought about all of the houses and businesses and lives that were lost in this devastating hurricane I couldn't help but wonder about the disasters that seem to strike all of us at some point in our lives. Perhaps nothing so dramatic as a hurricane but nonetheless to the person it is happening to it is a disaster. And it leads me naturally to a question, when a disaster strikes will you stand strong like these oak trees or will the winds of disaster destroy everything you have? What a difficult question, but such an essential question to ask.

To this day nine years later the aftermath of Katrina is still felt throughout the Gulf Coast. It isn't too late to be preparing should such a thing ever happen to you.

Till Next Time,

**Evan Clark**

**PRESIDENT AND CEO**



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\*APY = Annual Percentage Yield



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