



Hi Everyone,

About a month ago I won the lottery to go to the White House Easter Egg Roll. Today my wife, daughter and I went. Before we went I thought it was going to be a big deal and that we were part of a select few that got to go. I was somewhat disappointed to see that we went with a few thousand of our closest friends. We stood in line for a couple hours and spent about an hour on the White House grounds. But we will always be able to say that we went to the White House Easter Egg Roll.

The Easter egg roll reminded me in a lot of ways of the economic times we are in. If you find yourself stressed don't feel like you are one of a select few. This recession has affected millions of people both here in the United States and all around the world. The economy is coming around some but even the officials at the Fed have recently said that unemployment will remain at elevated levels for several years. You know things are still pretty serious when even Fed officials are saying things like that.

What does all of this mean for you? It means it's time to continue living below your means if you are already. If you aren't living that way all I can do is wonder why. Why would you want to live any other way in the face of such an economic climate? It may sound like a strange time to be telling you about loan products but in many ways it isn't. We don't do our credit cards like most financial institutions. Most charge for cash advances and balance transfers. We don't. And most have high interest rates. Ours start at 8%. And if you're ever in the market for a house come to your credit union first. Our rates are extremely competitive and our fees are some of the lowest in the industry.

I've rolled Easter eggs with my daughter on the lawn of the White House. At the end of our day she got a souvenir wooden egg. Hopefully you'll continue to live frugally so that at the end of the day your nest egg isn't a wooden one.

Till Next Time,

Evan Clark, President and CEO



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