



Hi Everyone,

In March I went home to Montana to visit family. As I flew over the mountains to the east of the valley I'm from I noticed lots of snow. I was happy to see that because the snows of the mountains are an important part of the ecosystem of Montana's valleys. In the summer they provide the water for the crops. And they also keep the forests from drying out too much. Montana, like much of the west, has had intermittent drought conditions for the past few years and some devastating forest fires because of the drought.

The mountain snows of western Montana reminded me so much of personal

finances and the need for a good budgeting and savings habits. If you have a good budget in place you can hopefully cover all of your expenses with the money you have coming in every month. Sort of like water for the crops. And savings you accumulate is sort of like the water that keeps the forests from drying out. It can help you overcome emergencies as they occur and when they do occur they can sure seem like a forest fire.

There are two ways the credit union can assist you with your savings and covering of emergencies. First, we have outstanding savings rates on our certificates of deposit,

some of the best in the country. And you can start a certificate of deposit for as little as \$500. Secondly, we understand that sometimes it can be difficult to set aside savings. And yet the emergencies will still happen. We have personal loans and lines of credit at very attractive rates to help you get through those difficult times. Give us a call anytime to discuss our savings and loan products. We're always here to lend you a helping hand.

In conclusion I hope you've established a good budgeting and savings program. They're just as important as the snowy mountains in the Montana ecosystem.

Till Next Time,

**Evan Clark** **President and CEO**

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\*APY = Annual Percentage Yield

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