



Hi Everyone,

Back in December of last year a friend of mine asked his friends to record a tribute to the Beatles based on their last studio album, "Revolver." I volunteered and was given the song "Good Day Sunshine." This is me in a recording studio with Serge Khrichenko. Serge is one of the greatest guitarist in the world and it was a pleasure to record with him. He is so patient. We recorded that night and then my daughter and I recorded another night. With the help of a good sound guy all the pieces of the song got put together and I sent it to my

friend. This recording experience was great fun but I'm definitely keeping my day job.

The other day I talked with a member who had tens of thousands of dollars of credit card debt. Working with one of our senior loan officers we helped her save \$1,500 in monthly debt payments and thousands of dollars of interest every year. If she uses the \$1,500 a month to pay down her debt more quickly she will be out of debt in about three years. It was so incredible to watch as we pieced her

debt reduction plan together. It was a lot like piecing the song together.

Do you have tens of thousands of dollars of credit card debt? Does it feel like you don't have any place to turn? Please call us if that's the case. Just like the member we helped the other day we may be able to help you piece together a debt reduction plan. That would definitely get you singing a new tune and bring a little sunshine into your life.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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