



Hi Everyone,

It was a big day at the Clark house today. It was our daughter's first day of school. I was up a little early making her sandwich and cutting her carrot sticks and getting her lunch packed. I went with my wife to the school to see her off on this new chapter in her life. She was so excited to be at school that when I headed out she just said, "Bye Papa," and didn't give me a second thought. I'm glad for that and I think she'll do great in school.

Going to school is a big change for every family. It's an exciting time but it can also be a time of big expense. New clothes, new shoes, school supplies, all the fees and school charges; they can all add up. So I need to ask you a question. If you have kids going to school have you started saving for their college yet? We started saving for our daughter's college the month she was born because even though today is her first day of pre-kindergarten I know she'll begin college sometime next week. That's how fast time flies, we all know that.

If you haven't started saving for college or for some other big goal, like maybe a down payment on a house then it's time to get with the program. Yeah, I know, the savings rates right now are just plain lousy. They're really a reflection of the economy and I have news for you, rates won't be going up anytime soon. But don't use that as an excuse. Start saving now because there's never been a better time to buy a house. Rates are very low on mortgages too. And you know what? Those little angels of yours that are in grade school now...they'll be starting college classes next week.

Till Next Time,

**Evan Clark** PRESIDENT AND CEO

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## Forget or want to change your debit card PIN number?

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