



Hi Everyone,

Last January my sister and I went to London to do genealogy research. This is a picture of the foggy day I was supposed to fly out on. Fortunately the fog cleared and I got out just fine.

When you are in the airport you are asked several important security questions. One is whether a stranger asked you to carry something on board for them. This month I want you to do something for me. I want you to put your account through airport security. Recently we've had a number of members defrauded of money in their

account. Someone they didn't know told them a sad story about losing their job or needing to help a sick relative or needing to travel to see a sick relative. And they wanted our member to deposit a check for them. When the check clears the member gets to keep 10% for helping out. What really happened is that the check hold came off the check and the member was able to withdraw the money. The swindler took their 90%. Eventually the bank the check was drawn on returns the check and the member is out the money.

Let me give you a big clue. Not everyone is as honest as you are. They will tell you stories that are really lies. Would you ever transport something on an airplane a complete stranger asked you to take? Of course not. Use that same strategy with your account. No matter how convincing the story is if you do not know the person do not deposit a check for them. If you do there can be dire consequences and you can lose a lot of money. That's why it's so important to put your account through airport security.

Till Next Time,
Evan Clark
PRESIDENT AND CEO

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