

Hi Everyone,

Last week my wife, daughter and I went to El Paso to visit my aunt and her family. There's lots to do and see in El Paso and its environs. One of the places we went was the Guadalupe Mountains. We just stopped at the visitors' center but the stop brought back many fond memories of a different time in my life when I went up into the Guadalupe backpacking. It was a time of hauling gallons of water up into the desert mountains. It was a time of bitter cold nights with only a sleeping bag and a tent and my body heat to keep me warm. How times have changed in my life.

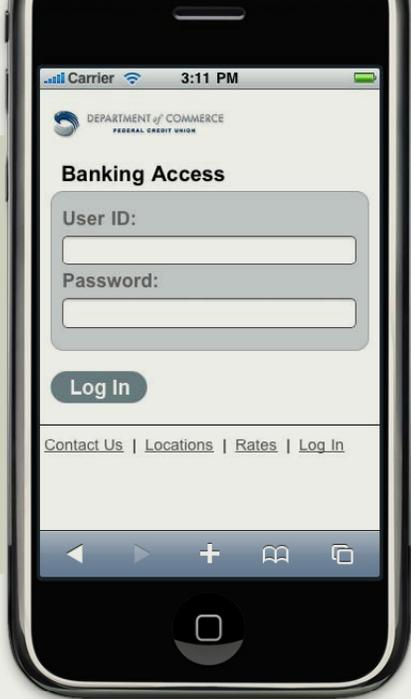
Life has changed for all of us. Many of the changes wrought by the economic times have not been good. We've seen increased foreclosures on houses and people defaulting on loans and bankruptcies throughout the country. In some ways these happenings are a result of the economic times. But in other ways I think we're all learning the important but difficult lessons that come with not living below our means. It can cause real peril in our lives. Some of the changes that have been happening over the past few months have been good. People are starting to save more. They're starting to pay down debt and repair their balance sheets. And they're starting to realize that retirement is just around the corner and they haven't done enough to prepare for it. If you're in that boat now's the time to prepare for your future. Put more into your tax advantaged savings plan at work. Start a savings program here at the credit union.

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In closing, I will never forget the time I spent backpacking in the Guadalupe. It was a special time but that special time has been replaced by an even more special time. Now I have company on my hikes.

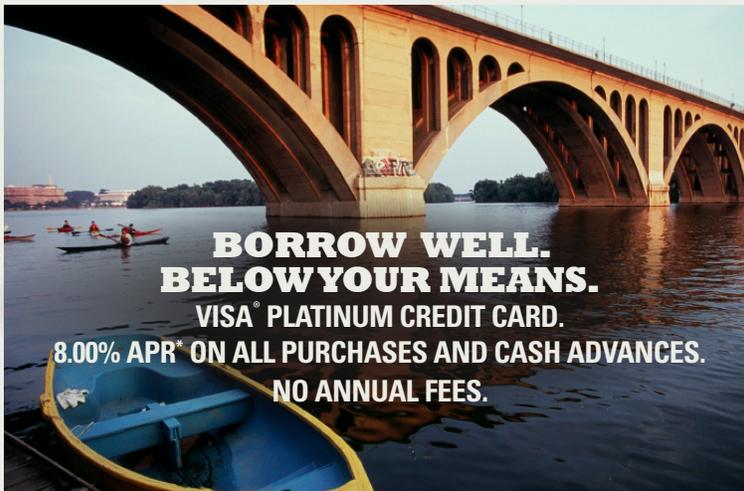
Till Next Time,

Evan Clark, President and CEO



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