



Hi Everyone,

Late last week as I was monitoring the track of Hurricane Sandy one of the resources I used was this great map from the folks at NOAA. And as I was using it I felt a tremendous sense of pride because it was the members of our credit union that were producing this map and also producing all of the great information that assisted so many in tracking this terrible storm. To all of you at NOAA I want to express my thanks and say how tremendously proud I am of everyone involved with this process at NOAA. I also want to encourage all of our members to continue to have those who suffered most from this storm in your

thoughts and prayers. And please give generously to the American Red Cross and other disaster relief organizations for their assistance in the recovery effort.

What also occurred to me as I watched this storm is that if Sandy had hit 100 miles down the coast the fate that was New Jersey and New York's could have easily been Washington's. That brings up a question for you. Are you prepared financially for a big catastrophe like a storm to hit? And you know catastrophes aren't just big storms. The thing about life is that we all have good and great things happening to us but also catastrophes can and will hit us as well. As we

transition into the holiday season and the new year think about your financial position and get it shored up for the catastrophes that will invariably happen to you. If you need assistance in your preparation remember we're here at the credit union to assist you. We have great loan and savings products at rates that can't be beat and a staff that is here to serve you.

In closing I want to wish all of you a very festive and joyous holiday season and all the best for the new year.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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