



Hi Everyone,

The other day I was making a batch of chocolate chip cookies. They turned out really flat. I wondered why and found out it was because I'd added too much sugar. I made another batch and added just barely the amount of sugar the recipe called for. The cookies turned out great. Apparently too much sugar just caramelizes when the cookies are baked and that flattens them out.

Following a recipe for chocolate chip cookies is a lot like following a recipe for financial success in your life. It can be a lot of fun spending money on the sweet things in life. But if you spend too much on the sweet things just like a batch of cookies with too much sugar your financial life can turn out really flat. The solution is a pretty simple one. Develop your own financial recipe. Make sure it

has some sugar in it because what is life without a little sweetness in it. Then always follow the recipe. That recipe should include a plan to pay down your debt. Call us and we can help you put together a debt reduction plan. You should include some savings and always make sure you're saving in your employer's savings program at work if you have one. And start opening certificates of deposit here at the credit union. You can open one for as little as \$500 and our rates are some of the very best around.

In case you're wondering about the recipe I use for chocolate chip cookies it's just the one on the back of the chocolate chop package. And now I know how to bake a great cookie every time. Just use a little sugar.

Till Next Time,
Evan Clark
PRESIDENT AND CEO

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