



Hi Everyone,

Recently my family and I took a trip to the high mountains. When we reached our final destination we were well over 11,000 feet. The mountains and the glaciers and the snow were all stunning. But the impact of the elevation was equally surprising. We were told to walk slowly and when we walked up some stairs I could really feel the difference being at such a high elevation. It made me feel a little dizzy.

Our trip to these high mountains brought to mind so many lessons that apply to the financial side of life. First off, are you living with a mountain of debt? If you are, you need to start a program to get that debt paid off. If you have a

savings program in place you should congratulate yourself. But remember, just like walking at high elevation a savings program is a slow motion habit. Don't be frustrated if it doesn't look like you're making the kind of progress you think you should. The key is making sure that savings is a constant, monthly habit.

Here at the credit union we can help you get out from under that mountain of debt. Call one of our loan officers and they can help you sort things out. And if you need assistance in creating a savings habit call us because we have certificate of deposit rates that can't be beat.

Till Next Time,
Evan Clark
PRESIDENT AND CEO

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