



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

OCTOBER 2022

# Evan's Corner

Hi Everyone,

The other day I bought a pair of binoculars. I went to Kenilworth Aquatic Gardens to look for birds and see if I could identify them. If you live in the DMV and you've never been to these gardens do yourself a favor and go for a visit. They are very beautiful. As I looked at birds I was amazed at how clearly I could see them when using my binoculars. It was a special evening. I've been using my binoculars a lot to find birds. It's been a fun new hobby.

Using binoculars is so much like personal finance. Do you have your personal finances in focus? Or do you need to use the focus wheel to adjust your view? How do you know if you are properly focused on your finances? It's pretty easy. Are you paying down debt on a monthly basis? Are you saving from every paycheck? And the most important saving is the saving you do in your employer's tax advantaged retirement program. If you can answer these questions in the affirmative then you are properly focused on your personal finances. If not, then it's time to start using that focus wheel a little to get things properly aligned. Give us a call or drop us a line and we can assist you in getting things properly focused. We have very good CD rates and we help folks with debt consolidation all the time. There's no time better than right now to get things in focus.

Till Next Time,

**Evan Clark**, PRESIDENT AND CEO

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