

DEPARTMENT of COMMERCE

FEDERAL CREDIT UNION

Evan's Corner

Hi Everyone,

I've been in Washington, DC 25 years now. And nearly every year I walk the Tidal Basin and look at the cherry blossoms. And every year the beauty of them takes my breath away. This year I meant to do the Tidal Basin but the day I was planning on going was rainy and cold. Early that morning I went for a walk around **Capitol Hill** and did manage to see some **cherry blossoms** in all their glory. So it wasn't a total lost cause.

My plans for seeing cherry blossoms this year remind me so much of a very important part of personal finance. As you're well aware, things don't always work out the way you want them to in life. Life can rain on your cherry blossom parade. The big question is are you prepared for those rainy days? Have you set up a little rainy day fund? Because believe you me

> it's not if the rainy days are going to happen it's just a matter of when. There are lots of crazy things going on in the financial world these days. But one thing that is a positive for savers is that interest rates have gone up. There's no time like the present to start that rainy day fund. Drop us a line or give us a call and we can help you start saving before the raindrops start falling on your parade.

> > Till Next Time, Evan Clark PRESIDENT AND CEO

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