

**JULY** 2022

# Evan's Corner



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION



Hi Everyone,

The other day I made a cheeseburger and all the pieces went together perfectly. The meat was cooked just right and the cheese continued to melt a little after I put the burger on a sesame seed bun. Lots of folks like lots of different things on a cheeseburger. Me? Give me some ketchup and mustard and dill pickle chips and I'm all set. That was one great cheeseburger.

Personal finance is so much like a good cheeseburger. There are many elements to personal finance and if they're all in place it can be really great. The most important element of personal finance is having a plan. Some people have very elaborate plans and others have a more modest plan. However your plan is put together that plan is the very foundation of good personal finance habits. It all builds from that planning foundation. Do you have a personal finance plan? Here are some key elements. If your workplace has a tax advantaged retirement program do you use that program? Are you setting aside other savings? And maybe most important of all, are you paying down your debt? At the credit union we can help you set up that savings program. We've got CDs at very competitive rates and we help many members with debt consolidation too. Give us a call or drop us a line and we'll be glad to help you out.

As the summer goes on I'll be doing more cheeseburgers I'm sure. Hopefully all of the elements come together for me like they did the other day.

Till Next Time,

**Evan Clark**  
PRESIDENT AND CEO

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