

Evan's Corner

Hi Everyone,

Many years ago a friend of mine gave me this clematis. Every spring it sprouts up and produces these lovely flowers. In the late fall every year I have to clip off all of that year's vine and from the roots new vines come up the next spring. It is a beautiful spring addition to our yard.

Personal finance is like my clematis. The old vines that I cut off every year. That's a lot like all of the debt that you're carrying. Why are you doing that? It's time for you to get out your financial trimmers and cut some of that debt down. And while you're at it, get that savings program of yours started. It should start by taking full advantage of your employer's tax advantaged retirement savings program if they have one. Then start putting a little from your paycheck aside every month. Open a few CDs. That's a good place to start. At the credit union we have CDs with very competitive rates. You can pick the term from six months to 84 months. And it only takes \$500 to open a new CD. Give us a call today and we'll help you get a CD program going that will grow just like my clematis vine.

Till Next Time,

Evan Clark PRESIDENT AND CEO

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