

SEPTEMBER 2022

# Evan's Corner



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

Hi Everyone,

Summertime is cantaloupe time for me. I love the taste of a good sweet cantaloupe. Do you know how to pick out a good cantaloupe? The way I do it is by smelling it. A cantaloupe is filled with starches as it grows and when it matures those starches start turning to sugars. That's the ripening process. As the sugars build in the cantaloupe they begin to give off that beautiful aroma that tells you the cantaloupe is ripe and ready to eat.

Usually I tell you how what I'm writing about is a lot like personal finance. But waiting for a cantaloupe to get ripe isn't like personal finance at all. You shouldn't wait to take

control of your personal finances. You should be doing the hard work right now. Are you taking full advantage of your employer's tax-advantaged retirement savings program? Do you have a plan to pay down your debt? Are you putting away a little bit every month in a savings account somewhere? Or are you waiting for the cantaloupe to get ripe? Contact us. We can't do a thing to help the cantaloupe get ripe, but we can help you with paying down your debt and we can help you get a savings program started.

Till Next Time,

**Evan Clark**, PRESIDENT AND CEO

[E. eclark@DOCFCU.org](mailto:E.eclark@DOCFCU.org)



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