

APRIL 2021

Evan's Corner



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION



Hi Everyone,

The other day it was really cold and I had a craving for tomato soup. I didn't want to buy any of the canned stuff because it's full of salt. I found a recipe on the internet and bought the ingredients and went to work. Thirty minutes later I had tomato soup. And yes, the reason I don't like lots of salt in my soup is because I like lots of crackers in it.

This tomato soup recipe got me to thinking about personal finance. It's really as easy as this soup recipe. How's your debt management coming along? Every month you should compare your debt with where it was the month before. If it's lower than you are making progress. If it's not it's time to get with the program. See how easy that is. And how about savings? Are you fully utilizing your employer's tax advantaged retirement system? If not drop the personnel department at your workplace a line and tell them you want to add more to your retirement. See how easy that is. And how about your other savings? I know, I know, rates are really lousy right now but it's not about rates it's about consistent saving. That's what will make your savings add up the most through time. And all you need to do is drop us a line and we'll get you started on a certificate of deposit program that will help you with your savings program. See how easy that is.

There's nothing like a nice hot bowl of tomato soup to warm your day up. And the recipe for it is very easy. It's the same for your personal finances. It's a very easy recipe.

Till Next Time,

Evan Clark
PRESIDENT AND CEO



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*No closing costs on a min. initial advance of \$10,000. Borrow up to 90% of home's value (less 1st mortgage bal) up to \$250,000, must be eligible for DOCFCU membership. Other restrictions apply, contact us for details. NMLS #810389

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