



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# Evan's Corner

NOVEMBER 2021

Hi Everyone,

I have **another oatmeal recipe to share** with you. This is overnight oats that was dreamed up by my brother. I made a few modifications to it and now it is really yummy. How can it not be with oats and yogurt, bananas and apple, cinnamon and vanilla, flaxseed, chia seeds, and hemp hearts in it? And super simple to make too.

As I made this yummy delight this week, I couldn't help but think how much personal finance is like overnight oats. If you think about it, personal finance is pretty simple too if you have the right ingredients. The most important ingredient is discipline. We are bombarded on a daily basis on ways to spend more money than we have. And the push and pull of everyday life can sometimes make staying on the right track very difficult. But that's where the discipline comes in. Do you have the discipline to save on a monthly basis no matter what? And that's especially true of the tax advantaged savings and retirement programs your employer might have. I hope you're taking full advantage of them. We make saving at the credit union super simple because we always have some of the **best CD rates in the country** and now the very best. And it **only takes \$500 to open** a CD. Give us a call or drop us a line and we'll help you get that savings program rolling. Remember, discipline is the most important ingredient.

If you want the recipe for this yummy oatmeal just drop me a line or look on our website. What a great way to start the morning.

Till Next Time,

**Evan Clark**  
PRESIDENT AND CEO

**LIVE WELL**  
BELOW YOUR MEANS

[DOCFCU.org/evans-corner](https://DOCFCU.org/evans-corner)



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