

2020 and 2021, Where would you even begin? Covid? Health Care? Political chaos? Trade issue? Cryptocurrency? Increased Fraud and scams? Big Tech? ESC (environmental, social governance), China, Russia, Afghanistan, Unemployment or should we say lack of workers? Supply-chain problems? Public School issues? Inflation and of course the inevitable taxes!!! What's next we wonder with dread.

I can't deliver any positive news on the issues above. What I can tell you is your AFCU family, staff, are going through all the same concerns you are. All this hits the honest, hard-working middle-class families the hardest ~ which we are all included in!

Remember, Audubon Federal is here to help you. Be it with setting up a budget so that you are in control of your money instead of feeling like it just slips through your fingers after each pay and you're not even sure where it all went.

We also can offer you the best loan rates possible if needed, from a small loan to get you through until payday to a large loan because your vehicle can't be depended on to get you to and from work.

If the worse happens and you are laid off or the company you work for shuts its doors, come in immediately so we can figure out the best way to help.

Most importantly, no matter what 2022 brings, FAMILY! There are simple pleasures in everyday life to enjoy. A bowl of popcorn and a board game, an old classic movie you haven't thought of in years you can share with the kids. The challenge of coming up with an inexpensive meal instead of eating out. Learning a new skill, like baking, crocheting, etc. brings confidence into your family's life. Focusing on family, watching out for others, such as a widowed Aunt or neighbor, volunteering for a non-profit, it not only will enrich your life but your children's. It gives you and them a sense of purpose, an added feeling of joy. Your children will learn through the tough times that just everyday living without the newest gadgets and therapy shopping can result in the most memorable experiences.

And remember, Audubon Federal and your AFCU family is here if you need us.