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*"It takes two flints to make a fire."*

*Louisa May Alcott*

**OUR COMMITMENT TO HOMEOWNERS**

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Here at CCU, we encourage our customers to compare us to the competition because we are always looking for the most advanced financial products to provide our members with a solid personal financial base. Take advantage of some of the most competitive and secure products offered today. Our qualified team of professionals is ready to help solidify your family's financial future!

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*"It's spring again.  
The earth is like  
a child who knows  
a poem by heart."*

*Rainer Maria Rilke*



*From Our President...*

**American Unity  
Has Always Been Our Greatest Strength.**

*"When there is no enemy within, the enemies outside can not hurt you."*

Winston Churchill spoke these words during World War Two, at a time when Great Britain stood at a critical turning point. It was a time of great uncertainty, not just for England, but for the entire world as a whole. Under Churchill's unwavering leadership, the English people united and their determination and unity stood firm against the attacks of the German forces. Their national resilience, combined with their ability to work together, saved the English nation and powered the defeat of their oppressing enemy. The United Kingdom reigned supreme.

We can learn so much from those who have overcome their challenges and have achieved great things. Wise men are never finished learning. Churchill's words remind us... as long as we are unified, and believe in the principals upon which this country was founded, we will forever stand the storm of opposition.

Unfortunately today, the American political landscape seems very divided. Our land of the free and home of the brave seems better defined by anger and disagreement. More than ever before, we must find the tools to rebuild our path for the common good. We must work together to move beyond our differences and maximize our similarities.

As partners, working in cooperation, we will find strength, and through strength we will accomplish those goals which will insure peace and happiness for us all. Our strength is created by our unity, and our unity is the secret of our strength. At the end of the day, we are always more alike than we are dissimilar.

Since its' beginning, America has always stood as a beacon of liberty, a singular lamp of peace in an otherwise troubled world. It is our love, our unity, and our belief in peace that define us and motivate us each and everyday. Let each of us look inside ourselves and search for all the wonderful things we have in common. Let's close an eye to those things which might separate us. Let us instead, focus our attentions and our lives, on the things that we can and will accomplish together. Let our unity define us and the times we live in.

It is said, "We are only as strong as we are united, as weak as we are divided." Unity and service are big ideals for some, but for your friends and neighbors at Consumer Credit Union, it's the way we do business everyday. We are here to provide you the best financial products and advice and to give you the support you and your family deserve. Thank you for the vote of confidence you give us every day as members of the CCU family!

*Sam Miller*

*Sam Miller, President  
Consumer Credit Union*

*"If everyone is moving forward together, then success takes care of itself."* - Henry Ford



HIGHLY COMPETITIVE MORTGAGE RATES

## Refinancing Your Home? Purchasing or Building a New Home?

If so, there is exciting news for you! Don't miss out on the best rates around! Call your local CCU branch today and speak with one of our knowledgeable home mortgage specialists. Let them help you navigate all of your options. Together, we will make the best decision that works best for you!

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### True or False:

**Q: The fall and spring equinoxes are the only two times during the year when the sun rises due east and sets due west.**

**A: TRUE.**

**Q: According to Facebook, couples are more likely to meet during the spring.**

**A: FALSE, The poll stated that couples are actually more likely to break up in spring and during the two weeks before Christmas.**

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**If you don't have one, you aren't experiencing the full conveniences of Consumer Credit Union!**

*"Individual commitment to a group effort, that is what makes a team work, a company work, a society work, a civilization work."*

Vince Lombardi

GET OUTSIDE AND MAKE A DIFFERENCE

## Tips and Tricks For A Better Yard or Garden.

The sun is shining. The birds are singing. It's time to bring your yard and its plants, back to life! Spring yard work can be a healthy and enjoyable way to make the most of the warmer days and longer afternoons of the season. Pair this with the added value that your improvements contribute to your home and the positive effects of outdoor activity, it's hard not to see the many benefits these efforts provide us. Use these simple tips and suggestions as a guide for making improvements around your yard.

### 1. Cleaning Clay Pots

To remove salt deposits from clay pots, use equal parts of white vinegar, rubbing alcohol, and water in a spray bottle. Shake well, and spray the mixture over the pot and scrub the surface with a stiff plastic brush. Allow the pot to dry thoroughly before planting.

### 2. Keep Yard Trimmers Running Smoothly

Keep your string trimmer line from jamming with a quick spray of vegetable oil before loading the line into your trimmer.

### 3. Simple Soil Additives Can Make a Big Difference

Leftover tea and coffee grounds add acidity to soil. Acid loving plants like azaleas, rhododendrons, gardenias and even blueberries thrive when their soil is supplemented with these natural fertilizers.

### 4. Easily Drying Fresh Herbs

The quickest and easiest way to dry fresh herbs for your cooking use is to lay a sheet of newspaper across the seat of your car. Arrange the herbs in a single layer across the sheet. Roll up your windows and close your doors. In no time, your herbs will be dried to perfection and ready to flavor your favorite dishes.

### 5. Protect Your Young Seedlings

Chamomile tea can be used to control fungus that is drawn to dampness. When young seedlings are attacked, simply add a bit of tea to the soil to eliminate the unwanted dampness. You can also protect your small, freshly planted items from sudden, overnight frosts by covering them with simple clay pots. this insulating layer will protect them from any damage the cold might offer.

### 6. Just Have Fun

Yard work doesn't have to be drudgery. In fact, it can be very beneficial and fulfilling on a number of levels. Get outside today and be the best that you and your yard can be!

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## SPRING JUMBLES

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