

My Credit Union Story **“GENERATIONS OF SAVINGS”**

by

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With my dad being a police officer, not only was he looking to protect the community, but was always looking out what was best for his family. As a result, he became involved in the Credit Union with his very good friend Jerry Gramke. With that, he served on the Board of Directors for many years developing fundamental policies and guidelines so the credit union could become a strong and viable resource for years to come. Mom and dad were able to build a savings foundation through the Credit Union.

When I got my first job, my parents were instrumental in educating me on how to save money through the Credit Union. With my sister soon following in my foot steps, this set the stage for the second generation of membership in our family. We were taught very young how to save money. We were instructed on how to establish checking accounts, savings accounts and even long term savings with CDs, all possible through the Credit Union.

Since our marriage in 1980, Wayne and I have been blessed to be members of this very family oriented organization. Our journey has enabled us to take advantage of investments through CDs, money market accounts and IRA contributions. We have been able to secure car loans and home equity loans without a moment of hesitation on the part of the Credit Union personnel. This has provided us both with a sense of security and safety throughout the past 30 years.

The third generation began when our children got their first jobs. We instilled in them the same values that my parents instilled in me. The girls had their own accounts set up and began watching their savings grow with gifts from birthdays, graduations, and pay checks. All three daughters, Emily, Michelle and Kristy, have been very proud recipients of the Irvin Specht Memorial Scholarship. What an honor to be the recipients of such a generous scholarship. With the escalating costs of college education, this has been such a comfort and eased a bit of the financial strain for our family.

The Credit Union has been a valuable resource for our family. The personnel have always been accommodating, accessible and helpful, extremely valuable resources and always extremely supportive. We have been truly blessed to have been members and hope to some day continue the membership to a fourth generation!