

E63 Kickoff with Kevin _ Kevin Shepherd

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SPEAKERS

closing, Terri, Kevin, Liz

L Liz 00:00

In this very special episode, we have some great news to share. We're introducing for the very first time a brand new host, Kevin Shepherd who just joined our podcast team. In this episode, we're gonna chat with Kevin about what he's excited to share on this podcast and how you can enter a special raffle that we're running to celebrate this occasion. Stay tuned! You're listening to Triangle's Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire. Welcome to the Making Money Personal podcast. It's Liz and Terri here and we are super excited to share some of the biggest news that we've had in a while on this podcast. We want to introduce Kevin Shepherd as our new podcast host.

K Kevin 00:58

Thank you so much for letting me be here. If I can, I'm excited to join the team it was an honor to be asked. I appreciate both of you very much. I've always appreciated your creativity and your character. So I'm really looking forward to this. And I expect many laughs.

T Terri 01:12

That's awesome. And you got us at Hello. I really appreciate all of the accolades Kev. You're like Hello, and it's like, you know, you're in the seat Kev. You don't have to go any further so thank you so much for being here. We're excited.

K Kevin 01:27

I want everyone else to know, though. They get to listen to you, but they don't know you like I do so.

T Terri 01:31
Oh, that's so sweet. So sweet.

L Liz 01:34
Well, thank you everybody, for joining. So what we're gonna do for this episode is we just want to introduce you, Kevin. And we want to talk about just what you want to bring to this podcast, your experience working at Triangle, what you hope to offer here, and just anything that you want to share with the listeners for your very first episode.

K Kevin 01:53
Well, yeah, so what would you like me to start with?

L Liz 01:55
Well, how about we start with your experience of Triangle? You've been here for a while, right?

K Kevin 02:00
Yes, I came to Triangle in 2009 so I've been here just over 14 years, I started as a Financial Service Rep. And I am now the Assistant Manager at our Amherst location. After I had been at Amherst for a couple of years, I did also go and work in our Elliot location that we used to have just a small closet of a branch.

T Terri 02:21
I remember that yes,

K Kevin 02:23
It was primarily for the employees. But it was cool, because there was a Dunk's right across the hallway.

L Liz 02:30
Who wouldn't love that.

K Kevin 02:31

Yeah. And I got the employee discount in the cafeteria. So that was a nice perk. Yeah. So I came back to Amherst in 2015, hung out there for a few more years. And then I was promoted to the Assistant Manager. And, you know, right away from starting at Triangle, I'd come from a credit union in California. And one of the things that impressed me most about Triangle was how the CEO and the senior leadership team really modeled for the employees what they expected. So I have never had the sense that it was like corporate stuff that they were just saying you do this, but we don't do that. Even down to I mean, again, from the CEO on down to even just whatever basic position, you would say, they modeled the behavior. So that was one of the coolest things I noticed right away about Triangle. And also the trust that was immediate from just decisions that they would make. When they would promote somebody to a position maybe, depending on how well I knew them. Even if I wasn't sure about the person, I suppose, it became very clear that their decisions were all intentional. And I don't feel like they ever made a bad decision or put somebody in a position that I was like, wow, that was a mistake.

T Terri 02:36

So I do have to clarify. So when you first met me, Kev, were you were like, was a big question mark that was over my head, like, you know, just invisible, right? Like, why her? Why is she here?

K Kevin 03:27

If I was going to use punctuation for you it wouldn't be a question mark. It would be more an exclamation point.

T Terri 04:07

So I do have to ask because I actually have shared this on another, another episode that we did. But for somebody who has been here we were actually we must have been hired just about the same time because I've been here for 15 years. So you appreciated what you saw about Triangle when you first came?

K Kevin 04:26

Yeah.

T Terri 04:26

How do you feel about it now?

K Kevin 04:29

The same. Now being in a position where I have direct reports and people that I lead. It's interesting to see it from that side where you're part of creating the culture for people that

report to you and just new hires and things just kind of being on that other side of making decisions that impact other people. It really does translate into being aware of what you're doing and being thoughtful. Also around that is because in the current position I have where there is some responsibility for hiring, taking the care of making sure that the people that we bring on board really fit the culture of Triangle.

T Terri 05:08
Yes.

K Kevin 05:09
And not to say that someone's work ethic isn't valuable and stuff like that. But because culture is extremely important to every place that you work, because you want to enjoy where you go to work as much as you enjoy the work. I've always noticed that and now, I certainly have tried to carry that into when I get to be in on making hiring decisions that the character of the person or just what they bring from a culture and environment standpoint, so that we don't bring somebody who might be a great employee, but yet, you know, the fit isn't quite there.

T Terri 05:40
Right. 100%. And, and actually Kev, that's exactly what I conveyed in the episode that we talked about. We were talking about culture and how I've always appreciated Triangle I you know, and when we came in, we had a culture. And it's evolved, right, in my opinion, it's evolved, and it's becoming stronger in terms of, you know, we know, what guides us now. And the communication about that in terms of our core values and our strategic anchors and, and what we're looking for in an employee. It's, I don't know, there just seems to be like a stronger message about that. And I've just appreciate that. So I, you know, I thought that probably we shared the same feelings about that.

K Kevin 06:32
Yeah, yeah. And I think that's still the same is, is, again, when I was hired, they certainly made a good choice. Even now, it's always

T Terri 06:41
you know, what I see over your head? There's like an asterisk.

K Kevin 06:48
That's probably accurate. Or, Yeah, I get the question mark because most people are confused when they talk to me. Yeah, I think one of the things I, speaking about just beyond the culture that I really appreciate about credit unions in general, I worked for Service Credit Union back a

long time ago, when it was still Service Federal Credit Union.


L Liz 07:09
Wow.


K Kevin 07:10
So that's when I was kind of introduced to credit unions, I worked there just for a couple years, just kind of, through my dad, through where he was working they had a small branch inside his work that I ended up working at, got my first exposure to credit unions there belong to a couple of them myself. But when I moved to California in 2004, I wound up getting a job at a credit union there. And I had only been there for just about five years, but what I really noticed about the credit union life and something that I really appreciate about it is just the, the only way I can say this is the connectedness. Yeah, and that nothing against the actual individual employees of a bank. But one of the things I appreciated about credit union is that because it is intended to have a community first approach, or a member first approach, is that what you get out of that is that you get products, services, employees, everything is geared towards the member experience, and because they are, what the credit union exists for. And so beyond just the business part of the credit union, spending a certain amount of time around people and you see them all the time, you get to know them, you get to know about their life, you get to know about their families, you get to know about their likes, dislikes, that it creates a very strong relationship and having been at Triangle now over 14 years, as I said, I have seen that same connectedness and that same, this isn't a word because I wrote it down and it was immediately flagged by spellcheck, but knowedness, you know, we try to create an environment of knowedness where no member of ours is intended to be anonymous, where everybody has the same value, whether you have \$5 or \$5 million. If you have 5 million, please come see me.


T Terri 08:56
Kevin is looking for a new best friend. always open, always open.


K Kevin 09:02
But it speaks to the culture right? Again, back to the culture it speaks to the culture of just credit unions in general. And most of the credit unions, I wasn't really at Service Credit Union long enough to kind of really understand that but my previous employment and then certainly being a Triangle as long as I have, it's just that it's more than just like the Buy Local kind of thing. It's a bit more than that, because I have the privilege of working in the same town that I live. And so I've encountered a lot of members who I see on the, at the school for school stuff, or I see when my kids were doing sports or do theater, I would see these same parents and the same people. And so it just creates this connectedness that is really, I think one of the joys and one of the benefits in the strength of the credit union community. Absolutely.


T Terri 09:53


 Absolutely. 100% Well said.


 Liz 09:57
Awesome. Okay, so our next question, Kevin is is who are you? Who is Kevin Shepherd? What are some of your favorite things? What are some of the things


 Terri 10:07
Lizzie, we need to flag some of these questions. I didn't I think I missed that one. This one could go on for like two hours.

 Kevin 10:12
And it shall.

 Liz 10:16
I don't know if our listeners are prepared for that.

 Kevin 10:18
We'll abbreviate it for the podcast. Who am I? Well, what specifically would you like me to share?

 Liz 10:25
Well, okay, how about some of your favorite interests and your hobbies? Like, what are some things you like to do for fun? What are some things that you draw on a lot when you talk to people or you share your experiences?

 Kevin 10:35
Well, one of the things I like to do first when I meet people is I try to be engaging through humor. I love humor.

 Terri 10:44
You're kind of fun.

K Kevin 10:48

And thank you, Terri. I like to just kind of keep it light, and try to be you know, I'm serious when I have to be but I like to introduce humor because years ago, I was very kind of reserved and was never comfortable with myself and as I got to be a young adult and, and a bit later on, just through events that occurred in my life, I've become more free with myself and more open to just be engaging with people even to the point of self deprecation, or even like just teasing myself, because it just seems to engage people and bring people in. So that's usually how I try to be but I can be serious when I have to.

T Terri 11:28

Okay, I do have to point of clarification for my own interest. Were you not the funniest kid in your class in high school? Or, like middle school? I can just imagine little Kevin Shepherd as a middle school kid.

L Liz 11:43

Class clown kind of thing?

T Terri 11:44

Well, no, no, no. Like, his humor and his wit doesn't make him a class clown. He makes a clown out of everybody else. Or, I'm not saying like, I can see it where you could use your humor for evil and I don't think that you do that, I think you use it for good. But were you not like were you a jokester, like?

K Kevin 12:05

I was I was, I think some of the humor that I had. But again, it was rather reserved, and it was only, sometimes it was attention grabbing. Just you know, when you're a middle school kid, or in elementary school, and you're wrestling with just who you are as an individual, sometimes my humor was more about Hey, everybody, look at me. Now I try not to do that. But humor can be a part of who we are. So it's hard to get away from that, right. But some of the things I like to do for fun, I do like to try to stay fit. The way I see it as I'm not as young as I used to be. So either use it or lose it. So cardio, I hate running just to run, although I have appreciated jogging a bit more on a treadmill, because you can put on the video and just go run somewhere that you'll never go and just pretend like you're going on a journey. But I love to play basketball. It's my favorite sport. And I do weight train. So I do like to pick things up and put them down. It is kind of interesting whether you knew this or not that you opened with a drumroll because I am a drummer.

T Terri 13:13

Oh,

L Liz 13:13
Nice.

T Terri 13:14
Interesting. I saw a little technique there when we were doing that.

K Kevin 13:17
I just picked that up when I was 14 because I had a brother that is an amazing guitar player. And back then I wanted to be in a rock band. I wanted to be a rock star. Obviously that didn't work out. That's okay, I don't want the rest of the life that comes with. So mostly I just play I don't really get to play a lot. But I do have drums at home that I'll play on occasion.

L Liz 13:42
Nice.

K Kevin 13:43
And I'll play at church when I can. And then go ahead.

L Liz 13:47
Yeah, question on that. Did you teach yourself how to drum?

K Kevin 13:49
I did.

L Liz 13:50
You did? Oh my goodness. Drumming is hard, man.

K Kevin 13:52
It is.

L Liz 13:54
That's uh, I applaud that. That's awesome.

K Kevin 13:56
Thanks. Nothing beats it.

L Liz 13:58
Did you learn any other instruments too? Did you ever try guitar or?

K Kevin 14:01
I have, I have I can play some chords. Yeah, I can but I if I tried to play for you. I'd really just be stringing you along. I wouldn't

T Terri 14:10
Welcome to the Kevin Shepard show. Like I cannot wait until he throws a pun down. And you're a dad because you make jokes like that.

K Kevin 14:24
Well, you know what's interesting is Yes, I do and I excel at it. But oddly, I don't recall having classes with my dad about how to do dad jokes. And this is this is the humor I grew up with and I never sat my son down and taught him how to do this. It's just something that for some reason the the Shepherd family I'll say just picked up from whatever. It's just ingrained in who we are. So I'm sorry to all of you subjected to my puns. Let's see other hobbies. I am a bit of a nerd so I do like PC gaming. I don't care how old I am, I do PC game and I've made connections with people through PC gaming. I don't stay up till 3am talking on the Hey man, let's say you know, I don't do that sort of thing, I keep it under control. But I do like to play a video game here and there so

L Liz 15:13
Nice. Now you're, you're into movies too, right? Movies and music?

K Kevin 15:18
Yes, absolutely. Absolutely. On any given day, depending, let's see, if you were to say, Hey, what's your Spotify playlist? It really depends. It goes from, like worship music to I love Frank Sinatra and those types of guys because I like the music. I certainly like the way he sings, but I

like the music of that era. Or this band called August Burns Red which the difference is Frank Sinatra, you can hear every word he says August Burns Red, the music is amazing. But you can't necessarily make out every word they say. So look that up August Burns Red.

L Liz 15:54

Nice. Awesome. Cool. Well, we're about halfway through now. So thank you for sharing some of that stuff Kevin. We're going to take a quick break, and then we're going to continue on with a little bit more about your story and some of the things you'd want to share. Plus, we are going to mention more details about this raffle that we're going to do so stay tuned for that. We'll be right back. It's time to take your financial education to the next level. Triangle Credit Union is excited to share we just launched our new educational website TCU University. You'll find financial guides, tips and resources you can use in your everyday life. Explore the website to watch webinars, view presentations, read blogs, and listen to new podcast episodes. Get financial education at your fingertips with TCU University. Visit triangleuniversity.org to explore, learn, and connect. Welcome back. We're here with Kevin chatting and about his experiences and his favorite topics. Kevin, so since you're going to be on this podcast with us, what are some important financial and lifestyle topics that you're going to be super excited to chat about?

K Kevin 17:03

Well, obviously we prepped for this show. We're not just going off the top of our heads. So when you asked me this question. Well, two of us

T Terri 17:15

You guys have questions? Liz, you need to share.

L Liz 17:21

Oh, my goodness.

K Kevin 17:22

That's Terri for ya. So as I was saying, I thought about this. And obviously this is the 63rd episode, right? So I had to think, what would I say to this that perhaps hasn't already been shared? And so because the earlier topic we were talking about is my experience at Triangle, and credit unions, my response to that question would be around some of the things I've seen in my time here, that have really just been important to me. And, and so that would be that I do work with a lot of young people. You know, I do serve as a youth pastor and I have for a lot of years. So I've seen a lot of teens throughout the years at different years, and particularly at the credit union, what I've noticed is that they don't really teach finances or financial anything really in school. And so I've often encountered young people who are 15, 16, 17, even young adults in their early 20s, who don't have even just some basic understandings about what

credit is, and why it's important to main maintain credit or even about budgeting. And because working with young people is something that I have a passion for. Those are some of the things that I'd like to see. Just credit tips, you know, about sometimes because we're not, in my position, I'm not a financial advisor. So we do have to be careful about what kind of financial information we give out. When they asked me things like how can I build my credit? I try to stick to the products and services that we have that would be designed for that very thing. And so when maybe it's not a favorable decision, or sometimes they're in a situation where they ask for some guidance about how to build their credit or even about credit tips. So then I find myself on many occasions explaining basic things about credit to a young person. I mean, I have kids that are teenagers now. My oldest is a sophomore in college, so I've had to do the same for them. And I find that to be a particular joy to teach them at that point because they're very eager and receptive to that.

L

Liz 19:32

Yeah, yeah, I feel like there's a lot of missing information for young people out there too when it comes to finances because like you said it's not really a standard educational tool out there right now. Like I think that people are starting to understand more that you really need to get some type of financial education in there early like for young people, but I don't feel like it's really been a big thing in the past. So we really need to focus on the young people. We need to build their awareness for how they can make good financial decisions.

T

Terri 19:59

One of the areas that we have, we've serviced in the past is like the credit union fairs we've done CU 4 reality, which is a personal finance program taught either in middle school or in high school. And, you know, I always bring, I seem to bring up COVID every, every episode, but pre COVID, we were doing these fairs, quite often. And, you know, we might, again, it was a collective program with a lot of different credit unions, you know, just sponsoring schools, and then we all come together and do these do the fairs and stuff like that. I have been made aware during conversations. And I don't know, I can't tell you the house bill or anything like that. But apparently, a house bill has been voted and approved for a financial literacy component in a high school curriculum, for high schools in New Hampshire. Now, I don't know if that's again, I think that that's specific to our state. So as credit unions, were wondering, like, how do we support that? You know, how, you know, because in the past when we've tried to sponsor, CU 4 Reality fairs, you know, there is a little bit of a lift at the high school level, and these teachers and administrators are already, you know, they're overwhelmed. You know, what I mean, there's a lot going on, right, but now that there is a requirement, a financial literacy requirement, we should be able to see more opportunities for us to get back into the schools to help with financial literacy. So I'm excited Kevin, I only bring that up, because to let you know, that you're not off base at all just in terms of the need that is out there, for these young people who are just getting launched, you know, into a whole new world, right? And it's like, they don't think

K

Kevin 20:30

I'm sorry.

T Terri 20:47

He's gonna start. Oh, my gosh. Do not start singing. But, um, but they're, you know, we need to equip them. We need to equip them.

K Kevin 22:09

I'm, yeah, I'm pleased to hear that. Throughout the years, my kids have come to me because they have some project that has to do with finance, or, or things and they'll ask me questions, or they'll want to interview me of somebody who works in the finance industry ish. And so again, even much like cassette tapes, kids nowadays don't know what checks are or how to fill them out. Or what, and there is still a need for that. And I think there'll always be a need for that. High schoolers, helping them understand really, what what is behind budgeting and credit and all that is just why discipline is important. Now, high school kids understand discipline to a certain degree, because that's just part of life, you know, they have to get up at a certain time they have a schedule they have to keep. Those who do sports know what discipline is when it comes to coaching and training. But helping them see how that crosses over into every part of their life. And why even just because you have a piece of plastic in your wallet, that, you know, you can go use somewhere about just the discipline, well, actually I suppose that stretches to the adults to just doesn't mean you have to use it.

T Terri 23:17

I think you might be stepping on a few toes there Kev.

K Kevin 23:20

Again, if you have 5 million come see me.

L Liz 23:25

But I think to kind of when you were you were going with the discipline thing is it is almost critical when you're younger, to kind of get the financial discipline established, because it will carry into adulthood. Those habits carry through. So the sooner you can get kids to get on board with knowing how to budget, knowing how to save all those kinds of things, knowing how to properly use credit, the better they're going to be as they as they get older, and the fewer setbacks, they'll face probably as an adult.

K Kevin 23:54

100% I couldn't agree more. I've seen more people in my time at the credit union, because since we came out of Nashua Corp, and it seems some of those people who live very simply, and they have been very disciplined in what they spend their money on that they have what

they need for retirement and all those things because they choose to drive a car that might be 10 years old, when they could easily afford one that's brand new, or afford one that's perhaps more flashy, and just some of those. I suppose that's discipline, right?

L Liz 24:23

I would say so.

T Terri 24:24

Yeah. Yeah, sure.

L Liz 24:25

So, yeah, I'd say it's also avoiding social pressures, too. And in many ways, like think social media, right? There's a lot of influence on social media encouraging you to be showy, or flashy, or have the newest thing or have the most expensive thing. And I think that's a pressure people face today that I mean, people have always probably faced pressures like this, but I feel like with social media, they may face it more and especially with the ease at which we can buy things too online. So you see these ads or you see these influencers selling something and you're like, Ooh, I like that. So I'm going to buy it and of course, they're not going to make it hard for you to buy is it? So that's the discipline thing is you have to kind of stop and think about it a little more so than just kind of impulsively go after these new cars

K Kevin 25:10

super great point.

L Liz 25:11

fancy clothes, all that stuff.

K Kevin 25:13

Listen, I did that Tiktok once okay. The only tick tock I ever did was the one on my wrist.

L Liz 25:24

I was gonna say, Do you have a tick tock channel, Kevin?

K Kevin 25:30

No, I don't.

L Liz 25:30

Oh, man. Okay, cool. Well, so that's awesome. I think we're gonna be really excited to be able to kind of tap into your knowledge there too. And I think too, you being a parent of teenage age children, right?

K Kevin 25:42

Yeah.

L Liz 25:42

Yeah. So you're gonna have some experience to draw on from that too to share with maybe other parents whose kids are either that age or maybe younger. You can kind of help advise them as well. I mean, Terri's pretty good at it already but like

K Kevin 25:57

Maybe a dad perspective?

L Liz 25:58

Yeah.

K Kevin 26:00

It'll be apparent once we go along.

L Liz 26:05

We need a little drum? What is that the cymbal thing?

T Terri 26:09

We do not need to call them out.

K Kevin 26:12

Until you make a joke like that then you want

until you make a joke like that then you want

T Terri 26:14

I'd be like, Please, I want celebration.

L Liz 26:19

Great. Awesome. Well, okay, so what I want to do now is I just want to go over the the rules regarding this raffle that we're going to do. So we're calling this episode Kickoff with Kevin because we're just super excited to have you on. I can't say it enough not to inflate your ego or anything, but we're calling it Kickoff with Kevin and what we want to do is we want to offer a raffle to all of our listeners, a few items that Kevin himself has picked out. We're going to do three gift cards. One is Bonhoeffer's. Bonhoeffer's cafe in Nashua. It'll be a \$50 gift card to Bonhoeffer's Cafe. We're going to do a \$50 Triangle Credit Union Visa gift card to be used anywhere gift cards are accepted. And then a \$50 Amazon gift card. So for all of our listeners, what we want you to do is we just want you to you can enter any one of these three raffles. We want you to email tcupodcast@trianglecu.org with a welcome message for Kevin just saying Welcome to the team or you know any thought, any well wish and then also listing out which gift card you'd be most interested in entering for. You can't enter for all three, pick one, please. We'll draw three winners, one for each gift card, and then we will send them out. So this contest is running from November 16 until November 30.

K Kevin 27:37

Awesome.

L Liz 27:38

Anything you want to add Kevin?

K Kevin 27:40

No other than, well I say no, then I'm about to say something. I find I'm a lot like an Amazon gift card that I'm accepted everywhere.

T Terri 27:48

Oh, nice. Nice. All right. So I'm gonna do a what we typically refer to as our rapid fire session, but we're we're actually not going to do rapid fire with Kevin we're gonna do an icebreaker, if you will. So we have a series of questions here for Kev and he's gonna give us answers to some of the questions that we're going to be asking. So you ready?

K Kevin 28:14
I'm ready.

T Terri 28:15
All right. What is your caffeine of choice?

K Kevin 28:19
Caffeine of choice, coffee.

T Terri 28:20
Okay.

K Kevin 28:21
My family comes from England. So I've tried tea, but I don't like tea.

T Terri 28:25
And okay, so do you have a preference on your coffee like, is it Dunkin Donuts? Starbucks, your own?

K Kevin 28:32
I drink Dunkin Donuts, but I put cream and sugar in it. At home I drink Starbucks and I drink it straight up.

T Terri 28:38
Wow. There's some diversity there. I like that. Awesome. Have you ever been told that you look like someone famous, and if so who was it?

K Kevin 28:47
Yes. It is not Chris Hemsworth. The only person I've been told I look like is Ben Stiller.

T Terri 28:54

Oh. I can see that. for sure.

K Kevin 28:56

I don't know what it is. See gestures, for podcast listeners gestures don't work because you can't see the gestures.

T Terri 29:06

We need to do a YouTube you need to get

L Liz 29:07

Well we can do that. We can do it a GIF with you. And you know, I mean, we can do all kinds of things with us. This is fun.

T Terri 29:13

Okay, Kev, if you had to delete all but three apps from your smartphone, which ones would you keep?

K Kevin 29:20

Easy. I would keep the Bible app. I would keep YouTube and I would keep the Triangle Credit Union.

T Terri 29:25

You got them all covered there.

K Kevin 29:28

Well, that's where my account is.

T Terri 29:35

Which fictional world or place would you like to visit?

K Kevin 29:38

Narnia. If you want more explanation. I can give it. If I had to think of a fictional place I would

hahaha if you want more explanation, I can give it. If I had to think of a fictional place I would visit I would say Narnia.

T Terri 29:48

Awesome. What was the last country you visited outside of the US?

K Kevin 29:53

The only country I've ever visited outside the US was the last country I visited outside the US and that would be the Bahamas.

T Terri 29:59

Oh nice, very nice. When were you there?

K Kevin 30:03

Last time I was there was last year.

T Terri 30:06

Nice.

K Kevin 30:08

Yeah, I've always wanted to go to Bermuda. And I really wish we would open a branch there. So I could say I worked at the Bermuda Triangle.

L Liz 30:18

I love that. I hope Scott takes note of that.

T Terri 30:26

Literally, I will be. I'll wake up in the middle of the night and start giggling about that one.

K Kevin 30:31

The only trouble is, I'd be afraid I'd get lost every time I go to work.

T Terri 30:37
Like, where's Kevin? We don't know. I don't know if I can recover from that one.

K Kevin 30:44
This'll be the kickout with Kevin.

T Terri 30:53
All right Kev, what is your cell phone wallpaper?

K Kevin 30:57
Cell phone wallpaper for right now and has been for awhile is my family crest. Growing up all my life I was my grandfather was an avid genealogist before the internet was even around, he passed away before the internet. So he spent time going to town halls and ship registries and just tracked our family back to William the Conqueror. So I grew up hearing about this binder that my grandfather put together with our family tree. And a few years ago, my dad took all of that and digitized it and gave a copy to all his kids and one of the things that was included as our family crest.

T Terri 31:33
So that's awesome.

L Liz 31:34
Very cool.

T Terri 31:35
Very cool. All right. Last question. Would you rather live without heat or AC or social media?

K Kevin 31:43
Easy? I would rather live without social media, because that's how I currently live.

L Liz 31:48
No social media at all? Hmm?

K Kevin 31:49

I have no social media. Some would say no social skills but I don't know about that.

L Liz 32:01

Great, awesome. Well, I think that kind of ends our questions for you, Kevin. I'm wiping my eyes because I've been laughing so hard. Is there anything else you'd like to share before we close out?

K Kevin 32:13

No, just to end where I began, which is say thank you for the opportunity. The honor to be a part of this team. I know what we do at Triangle is done with a lot of thought and a lot of care because the message we put out is important to our members. And all that we do is representative of that care and so to be invited to be a part of this is an honor and a special opportunity to do that. And again, I can't say enough about the two of you. And I appreciate you both very much.

T Terri 32:38

Oh, awesome.

L Liz 32:39

Thank you, Kevin. Awesome,

T Terri 32:39

That's a nice thought to end on. Now I'm crying, not out of laughter.

L Liz 32:43

Do you need a tissue Terri?

T Terri 32:45

Thank you Kevin. It was great, great having you on and we really look forward to working with you every every month and doing some money tips. So awesome.



Liz 32:54

And anyone who's listening to Kevin does also work at the Amherst branch. So pop in and say hi.



Kevin 32:59

Please.



Liz 32:59

Yeah. Awesome. Thank you, everyone.



Terri 33:02

All right.



Liz 33:02

Have a good one.



Kevin 33:03

Bye.



closing 33:04

That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's show, we would love to hear from you. Email your thoughts about this show or any other ideas at tcupodcast@trianglecu.org. Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.