



THE KELLY GROUP

FOR EVERY BRANCH OF LIFE

To members of the Cecil County School Employees Federal Credit Union:

Some members may not be aware that over twenty years ago, CCSEFCU and The Kelly Group formed an alliance to provide financial planning and wealth management services. In the spirit of this alliance, The Kelly Group would like to reach out to you during this current coronavirus crisis. As a member of the CCSEFCU, you are important to us and we want you to know that we are here as a resource to help you through this difficult time.

All of our lives are being disrupted in some way by this pernicious virus and our attempts to fight it. Indeed, The Kelly Group's team members are temporarily serving our clients from our homes (utilizing today's wonderful technology) to minimize physical contact. It is most important that we all do our best to help keep ourselves and our loved ones safe and healthy.

From a financial standpoint, in this environment it is difficult to maintain a sense of perspective, balance, and calm. It is in such times as these that individuals tend to make unfortunate financial decisions triggered by fear and an overwhelming sense of helplessness and uncertainty. Such decisions often subsequently become a deep source of regret. As financial advisors, we are here to help guide you through the decision-making process so that your actions are based, not on emotion, but on a well-crafted personal financial plan focused on your own circumstances, goals, and dreams.

As a founding partner of The Kelly Group, I have been through many crises that share a similar pattern. Each one is triggered by a completely unexpected and disturbing—if not downright terrifying—event, the financial markets succumb to panic that feeds on itself, the public is bombarded by a cascade of frightening headlines trumpeting both the apocalyptic nature of the triggering event and the seemingly endless market collapse it has created, the public suffers from a claustrophobic feeling that we are forever trapped in a nightmare from which there is no escape....only for all of this madness to one day come to an end, with life returning to normal, and the economy and stock market reestablishing their long-term upward trend.

This is not the first or last time we will go through something like this. Solid companies will continue to provide services and products and to adapt to the world around them. In the long term the markets generally reflect that adaptability. Indeed, in troubled times like these, the long-term resilience of our markets (and our free market economy) should be a source of comfort to us, as ballast in an often-stormy sea.

We understand the emotions investors feel when the markets are roiled. So if you do have questions or concerns, please do not hesitate to reach out to us. That is why we're here.

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