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SPEAKERS

Michelle Meyers, Jimmy Carper, Gigi



00:01

program contains language or images of a frank or sensitive nature that may be considered objectionable by some listener discretion is advised



00:11

the sound of Texas KPFT Houston, a Pacifica radio network station 90.1 FM 89.1k e os College Station



Jimmy Carper 00:48

Oh yes, you've tuned into after hours queer radio with attitude right here on KPFT Houston 90.1 FM. The crew of after hours is ready to bring you news interviews, dialogue and music geared for gay, lesbian, bisexual and transgendered people and their friends. Hear it after hours. We may be diverse, but we have one thing in common. We are all out of the closet and urge everyone to come out of their closets. That means standing up for yourself taking responsibility for your own life and being proud of who you are. Realistically, we know not everyone can do that because of age job or frame of mind. That's okay, we're here for you too. So sit back, relax, and enjoy this week's edition of after hours.



02:14

Hello, Houston and welcome to after hours queer radio with attitude. Heard every Saturday night at midnight, right here on KPFT Houston and ke O 's College Station. We are the queer sound of Texas. And I especially want to welcome you to our anniversary show. 11 years on the air. Hey, Pretty incredible.



02:14

02:14

 Gigi 02:47

Especially for Texas.

 02:49

Yeah, no kidding.

 Gigi 02:50

This is Miss Gigi.

 02:53

Hey, Gigi. How you doing?

 Gigi 02:54

Oh, pretty good. We're gonna have a good chat tonight.

 02:57

I think so

 Gigi 02:58

got Cheryl Merritt with the credit union project.

 03:02

Oh, good. I've been wanting to talk about that for quite a while. And we also have Michelle is back from California. Oh, that Michelle? Yeah. Michelle, not Michelle Meyers, who didn't know.

 Gigi 03:17

So we'll be talking to both of them. And just a little while.

 03:21

Cool. Cool. I'm looking forward to that. I want to find out more about this credit union thing. Yeah,

G

Gigi 03:27

it's a gay and lesbian bisexual transgendered credit union project. Okay, that's gonna be really something special. Now you

♀

03:35

have a doctor so you know a little bit about it. Yeah. A little bit. Jealous yet?

G

Gigi 03:40

I will. No, I won't. I won't give anything away. You know me. I don't kiss and tell.

♀

03:45

You know. What else is going on?

G

Gigi 03:50

Oh, just been gearing up for all the cool things coming up with buying in Houston. Okay. Michelle helped me get the webpage back on my internet's I can keep it updated. Good, good. Good. And she can get the address. Oh, wow. You know me, I'm dizzy blonde. I can never remember those things. I know, dear. And then also, we're I've been talking to some people about doing this bisexual conference in the year or so. And so we're starting plans for bisexual conference. Wow for the South Regional. And so I think that's gonna be something that's gonna be keep keep peeled because it's coming up at some point.

♀

04:40

Okay, you say a bisexual conference. Well would you have?

G

Gigi 04:43

We'd have some people from national binary USA coming and I just got my earplugs unplugged or something here that come through. And then we'd also bring in some I'm bisexual riders. Like it's hard to say any names until I get a commitment but Oh, I

♀

05:09

see. Okay, I

 G

Gigi 05:11

think we can get some people in that are pretty big names out there. Okay, in fact, I've talked with a lot of them and they are amazed at Miss Gigi. I live in Texas and then I ride a motorcycle all the way to California for these conferences.

 R

05:27

Yeah. Kind of. Yeah, I don't know. It's kind of strange here.

 R

05:32

Sounds like fun. No, yeah. Hello, Merlin.

 R

05:35

How are you doing?

 R

05:36

Marlon? Marlon Merlin needs a hug.

 G

Gigi 05:41

For baby. Well, hey

 R

05:42

Rowan's not having a good time right now. No. Right. And it's kind of a little bit of what happens with people and their families with being gay.

 R

05:57

Well, no, it's not really. It's kind of with being gay. To make a long story short, my parents have been planning since they moved into Pasadena to move out to the country, a little town out in the middle of nowhere called NEDA. I call it Nanak. But it's not a darn thing. And so they decided they were going to move out of the out of out to the country two weeks prior to their I come home Friday, and my parents were gone. They had taken the house looked was totally empty. There was nothing in the house. I unlocked the door, my sister had decided to have a party. Because mumsy and Daddy were gone. Well, what she didn't know is they came back. Oh, and they told me in an effect that they were going out to the country. I was welcomed to stay there. When they left. My sister Christina, who had the house and her little 34 year old

boyfriend and she's only 21 decided he was going to move all of his family in IE I had got basically pushed out because I didn't have any, there was no room. I'm not mad at him. I mean, this is just one of those. The way I look at it stumbling block or stepping stone and I'm turning it into a stepping stone. I'm not mad at them. But I'm just gonna go with it.

J Jimmy Carper 07:31

Part of life here when we bring you three hours of career life. So we will be talking to you and future weeks about your continuing saga.

07:45

De tuned if you dare.

07:47

Okay, something else I wanted to bring up is the triangle has a brand new look to it. Have you seen it? No. It's it's looking more like frontier magazine a little bit smaller kind of in between. It's kind of like the outlook only without the slick cover only a little bit bigger. It's a stapled magazine now

08:12

kind of looks like the Parade Magazine and the Houston Chronicle. Yeah. Except

08:15

that it's it's stapled. Yeah. So I mean, it's kind of a neat deal here. Well that

08:22

the parade was stapled to, I guess nobody ever really noticed. I didn't

J Jimmy Carper 08:26

ever notice that. Now, before we bring in Cheryl and and then Michelle, and of course news at 120 with big Roy. And Michelle. And the second half will be having hatched music and fun stuff. It's always fun. Yeah. Well, sometimes you have to do things that are not so much fun. And last week, I had to do one of those because good friends of after ours the Bubba's, better known as Doug and Tom have been on the show a couple of times. And as a matter of fact, they they met when they were both in the service. And in the Nate. Yeah, as a matter of fact, and Tom finally was drummed out, and Doug made it through.



09:25

I speaking of drummed out of the service over at streetwise which is one of the many teenage shelters I have like Covenant House. I was reading a thing from the app. It was an old advocate about the Don't Ask Don't Tell us kind of like being Gestapo for gays. Yeah. In the military. Yes, it is. Yes. It's like if you tell we kick you out.



09:50

Anyway, they were on the show talking about that when we were when we did our military show. For Veterans Day. At that time, Tom talked about being HIV positive. Well, Tom is in the hospital right now. He was in last week, a week before Saturday he went in and it's it's real if he looking quite seriously it it doesn't look really good for Tom and it drives me crazy because these are, this is such a wonderful couple they have been through hell and high water to stay together. And they built a an oasis for themselves in the country, because they like come from life. And now this happens. So we played a song last week for for Tom and Doug and I'm going to do another one this week. But I'd also like I'd like some of our after hours listeners, especially those who remember for Doug and Tom in that show, send Tom a get well card



11:06

or dress up in clown makeup and go visit them.



11:10

Rainbow. But yeah, just say hey, I remember you from after hours or you know, I heard you on after hours and hope everything's going okay. His name is Tom Zito ZITOZIT. Oh, and he's at the old what used to be called 12 Vokes now adays. It's called the Bayou City Medical Center. Amma Yeah, I call and that's located at 4200 Portsmouth 77027.



11:48

Do you have the room number where he's in?



11:50

I do Tom Zito z it Oh, and he's in room 782 782 If you need to. If he didn't get all that address, give us a call and we've got it right here. But just you know, a card that would be you know, that would be really nice. Really cool. Really nice to a super nice guy. And now I've got some new music to play new music and very new music by Mark waggle. I now that I'm on the internet, I found out about this guy and he sent me his music and it's it's he's he's got some really pretty pretty stuff here. That it's kind of bulky and peppy stuff here too. It's kind of a mixture, Mark Weigel, w e i g l e, and I'm playing this for both Doug and Tom the Bubba's it's number eight it's called struggle for love. And you're listening to it on after hours queer radio

with attitude on KPFT Houston and ke O S. college station nice music by Mark Weigel and I want to kind of pick things up. Joy Cardwell, has had set off of her self titled album, she's had a a lot of nice cuts and this is the one that's hot in the clubs right now. It's called found love joy. Cardwell, J O ye openly lesbian dance singer. Oh yeah, Joy Cardwell found love. That's JOICARDW e ll on their self titled album. And my favorite is number six, which is wet. And it's just the very sensuous slow song. I've got Michelle Meyers with me right now. And we're going to Gigi

G

Gigi 14:03

and we have our representative from the credit union project, and I'm so bad with names. I'm so dizzy. Cheryl Merritt. Yeah, Cheryl Merritt. I said it just few minutes ago about looking at your current.

♂

14:18

Cheryl, welcome to after Oh, yeah. Well, thank

♂

14:20

you very much. Good to be here.

♂

14:21

Ah, yes, it is.

G

Gigi 14:22

And tell us a little bit. What is the credit union project?

♂

14:27

Well, the credit union project is the organization that will basically start a credit union for the gay, lesbian, bisexual and transgender community here in Houston

G

Gigi 14:39

is long overdue? I think so. Yes. I mean, you know, you think about it, and we've been a strong community for years and years and years.

♂

14:53

That's true. And we have a lot of different organizations for pretty much everything that we can be interested in how ever we do not have our own financial institution. Yeah. So a credit union is not only a financial institution, but it's a democratically inspired, where the owners, the members of the credit union, the depositors actually own the financial institution and vote on the board of directors of the credit union is, are voted on by the membership

 Gigi 15:22

in your credit union are the one you envision putting together, it's a little different from some of them. And it's a 501 C three organization.

 15:32

Well, that's true. Credit unions are chartered by the federal government, they are nonprofit, most of them are in conjunction with the company's employment related credit unions. Whereas if you work at a certain company, you're eligible to join. This one will be more for nonprofit organizations here in the gay, lesbian, bisexual and transgender community.

 Gigi 15:53

And so how would a person that's interested? Join your credit union?

 16:00

Well, right now we're in the process of getting the charter members of the credit union, which would be organizations that serve our community, once we get those, then a person would need to be a member of one of those organizations. And if they're not a member, then they could join one, hopefully, we'll have a quite a list to select from Whoa.

 16:19

And you may get people joining up service organizations again, just because they want to belong to a credit union. Yeah. I worked with for tenneco for 19 years, and I took a membership with the credit union there for granted because it was always there. And it was wonderful. And then when they laid me off, that I had to I couldn't become a member anymore. And I've really, really missed it. In fact, I was on the loan committee for a year or two. It's just I don't know how to say it. It's just a more homey and more family feeling exactly better loans you can ever get the better rates you can ever get at a bank. It's got a committee of your peers, who are who were approving your loans, right?

 Gigi 17:12

You mean I can go in and my dress, and that's



17:15

one of the benefits. That's why we need one,



17:18

right. And I know Dallas had one first I don't I think they've joined with somebody else to keep us afloat. And Mack, the old Montrose activity center tried to start one up, and I you know, I was really gung ho and nothing ever came of it. And so I was excited to read that you've had incredible amounts of experience. Well, with the credit union,



17:43

I've worked about 12 years experience I have in the credit unions in large and small, you know, when credit unions can be one employee, or actually I've seen credit unions, where they only have a part time employee, or they can be really big, where they have hundreds. So building and right. So when you have a small credit union, the employees learn to do a little of everything. That's how I got my experience, basically. Okay. And also our credit union, you said that you had to get out, you couldn't be a member member anymore, but are ours, once you're a member, you will always be a member. Oh, so even if you no longer in the organization, or even if you move out of Houston, if you're a member, you can still



Michelle Meyers 18:22

remain a member. If I belong to one of these organizations to get in to the credit union once I was in even if I left that organization, I can still stay in the class, right? Yes.



18:35

In fact, you know, Jim, the other Jim Jimmy Vaughn. Yeah, he belongs to a credit union, that his ex wife was a member of when she worked at the company. Remember, yeah, it kind of work that way. Some places



18:57

and see another thing is where, usually in our credit union also where once you're a member, your family members are eligible to join. And we can define family member as we wish, which of course, that would include domestic partners. There you go.



19:11

Oh, there you go. Now, what do you have to do to? I mean, don't you have to have a lot of money like?



19:17

Well, yes. Well, we have to show because we are chartered by the federal government and all accounts will be insured up to \$100,000. So they're a little strict on they just don't approve anybody. We have to show them that we have the means to not only open the office, but we'll have a continuous source of deposits coming in, in order to be able to make loans. That's how we will make our income in order to pay an employee and pay interest on the accounts.



19:47

Okay, what if somebody I'm sorry,



Gigi 19:49

I was gonna say, you know, this is really falling in line with this whole community. First thing that I've been talking about



19:57

bad work, we're talking about economic I'm stable here.



Gigi 20:01

And we're talking about the gay dollar and where it's going and where it's held in the power of the gay dollar. I mean, this is a big exam of it. And you know, we go to these straight banks and put our money in there. And it's like, who knows what they do with it? That's against us. Yeah,



20:18

exactly. You can't really trust that, even though they might say that they're gay friendly. You don't really know. Yeah, it comes down. That's That's right.



Gigi 20:26

But for people listening, that are interested in becoming involved in helping out to get this thing started, what can they do to help you out to get this rolling?



20:36

Well, never money. Yeah, money. Oh, yes, money's always good. Because we do have to open an office before we can actually even take the first deposit in. And

G Gigi 20:46

if they don't have many other things I can do,

∅ 20:50

right, we do have committees that we're working on right now we've got a we need a core committee, which would be that which would set up the policies of the credit union and basically be the precursor to the board of directors. We also need a marketing and publicity, and also, of course, fundraising and community outreach, which would be keeping in contact with the different groups that will be in the credit union charter, and just basically, just volunteers to help get it all together.

G Gigi 21:20

And what if someone's a member of a gay or lesbian, bisexual or transgendered organization and want to get their organization involved with you? What do they need to do?

∅ 21:32

Well, we, what we they need to do would be, of course, get in touch with me, their board of directors would be voting on this, to be a charter member and be listed in our charter, there are certain things that the organization would need to do in order to be approved as a charter member. One would be that right now, that would mean need to make a minimum donation of \$50, to the credit union project, then a promise that once the credit union is open, that their organization would open an account and deposit at least \$500 in it. And then also, they would promise to help us with our fundraising activities and make our we have Well, we haven't gotten to this yet. But we have a survey they would need to make those available to their members. And also, if they have a newsletter, put our an article about the credit union project in the newsletter basically help us in any way that they carry some

M Michelle Meyers 22:24

sound like, that doesn't sound like much at all. Well, I don't think

∅ 22:27

so. It would be a wonderful benefit for their membership.

M Michelle Meyers 22:32

And membership. Yes,



22:34

actually, we have four charter members. Our first charter member, we're very proud to say is the Houston a gay and lesbian Political Caucus. We also have a lesbians in business lib. Oh. And we have Q patrol and hatch. Wow.



Gigi 22:54

In Houston, Houston is going to be on that roster.



23:01

So and then, once they are listed in the charter, because I really want to get as much of the community covered as possible. This not only so we'll have a large membership base. But that's the whole purpose of the credit union, what



Gigi 23:15

is the benefits to an organization of being a member? a charter member?



23:20

Well, basically giving your membership of the organization giving them a benefit of having the credit union and saying that this is something that they are doing for their members and



23:33

bringing them on the ground floor, Napoli



23:35

and just being helping the community and with their financial life, and



23:42

probably members of your your, you know, whatever group, if you're a charter member, as a group, there's going to be people in there that will be able to set policy. Yes, exactly. Exactly. on those committees. Yeah. Right.



23:55

Well, that's what the committee is.



Michelle Meyers 23:57

In addition, that's one thing that we were thinking of is that if you're a member of the if you want to become a member of the credit union, then you can come and join the caucus. Right, you go exactly. So it's an enticement to get an organization venture. You betcha. So when it was discussed, that was one of the things we talked about. Well, it



Gigi 24:22

sounds like a total win win thing. Yeah.



24:25

Okay, so let's see, what if I've got a whole bunch of money I want to put in deposit at but I'm like, oh, when is it going to be insured?



24:37

Well, I'm with all the work that we need to do with getting our business plan and getting the charter members and get the of course the funds that we need. I'm estimating is gonna take about six months to a year to actually get the credit union chartered and open and will be actually able to take in deposits, okay. And then



24:58

because I know somebody who has a lot of money We'd like to put into it. But you know, it's like,



25:03

right? Yeah, we have to open the door first. Yeah. In the church. Oh, yeah. Okay, before we can take in the money. So



25:09

I've read about you and that you're handling this project, then I guess I want to ask you what kind of a personal question, there's like, what are you doing for money right now?



25:21

That's a good one. Um, well, I saved some money up. And so I was kind of using that. I ran out of that. And, but I borrowed some money from my mother. So and also I have, I'm about to take a temporary job. So I'm just kind of doing different things. Anything I can, this is kind of a mission with me. So I



25:47

knew I was, but I just kind of wanted people to know that you're not a fluke. Oh, no.



25:53

No, I actually thought about this, like, about three years ago. Really? Yes, really. And, but I just wasn't in kind of the right place at the time to do it. And now I have



26:04

tremendous undertaking, especially for one person. And you know, I'm glad you're getting the caucus and other people involved, because that's certainly going to help a lot. Yes, it really still, it's amazing to me that one person can initiate this. It's just absolutely amazing to me, Well, I've



26:24

gotten so much support which object? That's true. It is. And really, I think that I knew it would be big when I started it, but I didn't really know how much wood would be involved in it. But I've gotten so much support from the community, really. The caucus has been wonderful. And in helping and giving me advice and everything and volunteering. Michelle has volunteered quite a bit.



26:47

I know how she is yes. So



Gigi 26:51

as Michelle not mind.



26:54

That's true. She's always somewhere doing something. But



26:57

she's got a good header on on her show. That's what it takes. She's incredibly organized. And that's exactly yeah. Neat. Yeah, that that type of



27:06

that's true, because really, I I've worked in credit unions for about 12 years, and I know how to run one. But I've never started one in community. Organizing, and everything is something new to me. So I'm really learning as I'm going. So it's good to have people to show me and this is



27:21

a good opportunity for gay, lesbian, bisexual, transgendered executives, yes, to lend their expert to help get this going. So I'm really I'm optimistic. I'm looking forward to this and I can't wait to put my money in it.



Michelle Meyers 27:40

What little I have, if an individual wants to get involved in some of the work for the credit union project, or if a group wants to hear more details about how to become a founding member? How do they get in touch with you? How do they get information, and all that kind of stuff?



28:03

Okay, well, they can call me. My phone number is 713-523-4510



28:10

a minute. Wait a minute, wait a minute. I've got a card with me.



Gigi 28:17

I've got her car. I've got her card.



28:19

I know. But I'm thinking okay, I'm sitting at home. I don't have a pen with me. I'll get a pen. I'm getting a pen.



- - - - -



28:29

Because I have a website too and email. So I do have some information. Basically what we've just been discussing and some additional information on my website.



M Michelle Meyers 28:39

Okay, so that's a good one. What's



G Gigi 28:41

the website?



28:42

Okay, okay, I've got my cat. You've got Japan. What was that phone number?



28:47

The phone number is 713. Yeah. 52345104510. Okay. Okay, my email is oh, this Yeah.



28:59

Maybe I'm really bad.



29:02

Okay, it's C m e r i t t, which is me. At f r e. W W W e b.com.



29:18

Okay. C merit at free www EB no free is www EB that's right.com. That's



29:27

right. That's correct. Okay. Now now on my website. This is a good one website. Okay. Of course. www Yes. Okay. Dot dot credit union project. Oh boy. One word credit



29:40

union. Project dot dot



29:46

samens aimi NAIMAMININ. To ice.net.



29:56

I was dyslexic.



29:59

I do this all the time because people are sitting at home, you know, in their living rooms laying in bed, you know, right wrapping a pen and how would you do this? Okay. Okay, that's WWW dot credit union project. Dot samens aimi n.net payment.



30:19

That's the company that like, put the website up there for me. Right? Somebody had to do it.



30:28

Okay. We got that. Now, um, so we can get a hold of you anytime. Good. And we can. And, okay, and I've lost my train of thought,



Gigi 30:49

I've got one question to ask. What visions Do you see if this gets off the ground? Oh, what's the credit union? And how do you think it's gonna help the community?



31:03

That's a good one. Yeah, well, okay, I see a full service financial institution with pretty much well, savings, of course, and loans, every kind of loan. Basically, car loans are the bread and butter of credit.



Michelle Meyers 31:17

But, or boat loans, boat loans.



31:19

That's right, you got to have fun on those boats



31:22

or dress loans.



31:27

Well, we'll have a credit card



Gigi 31:28

at Queen's it's been 1001 out



31:32

and see that you don't have to worry about coming in and telling us what you want the money for? And personal loan. That's right. Credit cards, and just pretty much any kind of loan and old CDs, IRAs just ATM card, just full service. Anything you want.



31:48

To get my CDs for you.



31:49

That's right. Yes.



31:51

Oh, man, that's great. I didn't think that was I didn't realize that I didn't know that was available.



31:55

Yes. And I foresee that, of course, we'll eventually have our own building. And it'll have a nice big sign on the front with our name, which I am kind of kind of running a little contest on the name that's on my website, we have some different suggestions in there. And so that will have visibility in the community, people will see that we have our money that we have cloud, look at all the money that we have. And we have our own building. And they'll just see the power that

we have right there. And we'll write checks, it'll have our name on the check. I mean, it won't necessarily out you when you write a check, but you could probably have that option if you want to show the visibility, right.

 Gigi 32:31

Are you gonna have rainbow check? Oh, yeah.

 Michelle Meyers 32:36

Rainbow checks now.

 32:39

Triangle checks.

 32:41

So it'll just everywhere. That the credit union is out there in the community that people will see that we have our own money, and we're using it to help ourselves.

 32:52

And that's a big difference. I mean, JG is very androgynous. Now, honey, what do you wear when you walk into a bank? I don't think you're gonna get a loan.

 Gigi 33:03

No, not.

 33:06

That's right. That's right. But but that's not that's not that is not nor credit union, you'll miss like, Hey, how you doing?

 Gigi 33:15

Yeah, there are times I try to bench it up. And the most rich I can get people still call me me.

 33:22

If you're, you got lousy credit, or you know, you don't do your bad. You ain't gonna get



33:28

that is true. Because we're going to be very professional got to be yes. And so you will have certain standards that have to be met in order for a person to get a loan, but one of them will not be conformity.



33:42

That's a biggie, isn't it?



Gigi 33:44

Yes. And I have a question. What if someone has bad credit, but wants to start working on it? Well, you have to have advisors to help them out.



33:54

Yes, we will. That is part of the job of the loan officer is to help the person if they're denied for the loan is to let them know what they can do to improve their credit and maybe get a loan the next time or help them and tell them because a lot of times when people are turned down for a loan, they just say, Oh, well, you're turned down. We won't tell you why bad credit, but we're not going to tell you really what it is. Well, we will help them and tell them specifically what it is so that they can fix



Gigi 34:18

it. So that's a big advance. Oh, yes. Yes.



34:21

That's what a credit union does. Yeah.



34:24

Member right. Yeah. Right. This is a family thing. Yes. Yes. Oh,



Gigi 34:29

we like this family. Right.



34:32

And that's why it's so good. And that's what I have missed all these years.



34:36

That's right. And you'll know that when you have your money in the credit union that it will be loaned to other people that that you are in the community. Yes. As low rates of interest at low rates. Yes,



Gigi 34:47

yes, yes, yes, yes, yes. Oh, I like this. Oh. I see it is building a stronger community and giving back. Where's the power Save never have you bet.



35:02

You bet. Yes. And also the credit union community has their own organizations and their meetings every month where they have like dinners and speakers. And I plan on going to those meetings, also the our board of directors and talking to other credit union people about our credit union and who we are, and they can, you know, we'll be out and they're there, and they can see us and call and we can just enter Yeah,



35:27

because, as I recall their good credit unions and not so good credit, depending on on how they're managed. Exactly right. And so we're going to be a strong one. Oh, yes,



35:41

definitely. Well, and especially when the credit union first opens there, the NCUA National Credit Union Administration that charters the credit union has, examiner's that will really for the first year we'll be taking a good look at us and make sure that we do everything like we're supposed to. And I welcome Oh, yes, me too. Because I think that we can't really be strong unless the community everybody knows that it's a well run credit unions. Right.



36:06

Yeah. Because Because any any whiff of mismanagement or anything like that, and people fly away. Exactly. And we want to draw people especially that a crowd with the big money.



36:21

And just having a well run credit union just adds to our image in in Houston, you in general bet?



36:27

You bet. You bet. I'm looking forward to this. And I just I wish it would open tomorrow rather than six months to a year



36:37

me too. But we're making pretty good progress. We have committees now we're working on our core committee that will be setting up all the the policies and deciding where our offices will be and, and everything. And we've got that started. We're working on our business plan. And I think we've made a very good start on this. And so I just see us moving forward.



37:00

Very quickly. Good, good. You're speaking to just everybody in town. Oh, yes, I



37:04

am. Every chance I get. Good. Well,



Gigi 37:07

good. One thing I'll say. It sounds like you got a real good head on your shoulders. And that's a banker. Oh, is that? You know, that's what they tell you when you gotta get along? Well, you do. Yeah, everything I've seen with this and everything. You've talked to me about it. It sounds like everything's really taking off with a rock solid start. Yeah, we



37:33

need this. We need this.



37:35

Yes, we do. And I, I've gotten so much support from the community and people helping me and giving me advice. It's been just wonderful.



37:42

We can know what it is. I think many of us have wanted it. But we had no idea how to go about starting it. You know, nobody has experience.

 Gigi 37:50

I mean, I can't do my checkbook. So much less

 37:55

daunting, it is a real boon. Because you have the experience, you know what to do with it. And you're certainly not shy?

 38:02

Yeah, no. Well, it's like when I've only been out for like, about three and a half years, I guess. And when I first I was just so happy I, I felt like I was a part of something for the first time in my life. And I this is a way of giving back to the community that has been so supportive to me. And it just all the all the parts of my life are focused into one spot. I don't know, I guess that's good. But so it's just a way of bringing all the aspects of my life together. And I just think it's I'm like, I have a dream. You know, I'm a woman with a mission. There you go. I'm just pushing forward, and it's working out very nicely don't

 38:39

get in the way of a woman with a mission.

 Gigi 38:44

Well, Anna, thank you for joining us. Thank

 Michelle Meyers 38:46

you. Thank you for having me this year phone number and website at them.

 38:52

All right, my phone number is 7135234 or 510. My website is www.dotcreditunionproject.com. Dot samen which is Sai.mtn.net. And my email is Cmerritt@free.com.

 39:20

Right Okay. All right.

