

Maybe time for a little more optimism for La Crosse. The city this week was pegged as having the eighth best average credit score in the nation by the credit reporting agency, Experian. Interest rates are extremely low. Meanwhile, State Bank Financial senior VP Wayne Oliver is seeing a job market that's getting healthier

[\(Click for Audio\)](#)

Add up smart borrowing, a healthy housing market and secure jobs and Oliver says, you get a healthy economy.