

Here are a few steps to help you ensure your own financial future:

- 1) Save hundreds with better rates and lower fees.** Take a look at your checking account, credit cards, and loans. If they aren't through the credit union, you're probably paying more than you need to. Contact us about switching to the credit union.
- 2) Build an emergency fund.** Keep an amount equal to three-to-six-months' living expenses in an account with easy access. Besides giving you peace of mind, the fund will see you through temporary setbacks. If you find yourself strapped and unable to pay the bills, contact your lender to explore alternatives before skipping a payment.
- 3) Enjoy the security and convenience of direct deposit and automatic payments.** Never miss a mortgage payment. Make comfort in knowing your payroll deductions are made automatically. Fund your retirement, vacation and college savings with deposits from each paycheck. Your deposits are grown in a safe place, where they are insured for at least \$500,000.
- 3) Share credit union membership with your family.** The same benefits you enjoy are available to your children and stepchildren. Start them on the path to financial responsibility and independence.
- 4) Reach out internationally.** If you can spare \$30, consider helping a member in another country find a way out of poverty. *Matchsavings.org* links donors with members trying to save for housing, health, education, or a microbusiness through a credit union. Giving a boost to another creates a positive ripple that leads to economic change.

YOUR MONEY YOUR CHOICE  
YOUR CREDIT UNION™

## Choose a Secure Future

"Safe and sound." This simple phrase has taken on new meaning over the past year. As financial institutions collapsed, credit unions remained strong. How? Member-owned credit unions have a solid history of responsible lending and investing.

As a not-for-profit credit union, we put our members first. Our responsibility to members includes steering clear of risky investments (which are for-profit institutions' only focus on generating large returns) and steering you away from what we now call toxic mortgages.

Your credit union is safe and strong and ready to meet your saving and lending needs.



Learn more about  
credit unions at  
[creditunion.org](http://creditunion.org)

[cuna.org](http://cuna.org)

To order: 800-356-8010, ext. 4157

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