

On the
MONEY

SPRING 2009

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Why Credit Unions

Offer Better Value

Refinance Your Auto

and Save Big

Making it on

\$50 a Week

Plan for

Your Tomorrow

**Credit Cards and
College Students**



Officials

TruWest Credit Union is chartered under the laws of Arizona and governed by a Board of Directors elected by its members.

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Whenever you see this symbol, log on to truwest.org for more information.



Whenever you see this symbol, call us for more information.



Experience the TruDifference



A Message from the President & CEO

As stories of big bank bailouts continue to hit the newsstands, it's important to remind you that as a member-owner of TruWest Credit Union, you can rest assured that your deposits with us are completely safe and secure. TruWest has always taken pride in not putting members into financial situations they can't afford. Your deposits with TruWest, including IRA Savings and IRA Certificate accounts, are insured up to \$250,000 by the NCUA (National Credit Union Administration), which is backed by the full faith and credit of the U.S. government.* TruWest has always provided – at no cost to our members – an additional \$250,000 deposit insurance for Investment Certificates and IRA Savings accounts through American Share Insurance, a private insurer.

Continuing the Tradition of Great Member Service

TruWest has always made great member service a top priority. We strive to provide our member-owners with the products and services they need to help them meet all of their financial goals.

In keeping with this tradition, TruWest recently launched two new services for members. One service is the TruWest AutoSmart program. TruWest AutoSmart is a great educational tool, as well as a program to help you save money on your auto loan. Whether you're in the market to buy a new car or just want to learn more, the TruWest AutoSmart program will equip you with useful knowledge about the car-buying process.

Another new service you may want to take advantage of is our new online financial planning tool – Plan 4 Tomorrow. It allows you to create a personalized financial plan online at your convenience. Plan 4 Tomorrow also provides an action-step checklist for easy implementation, in addition to access to one-on-one guidance from LPL Financial Advisors, located at TruWest Credit Union, for one year by phone, email or in person. This service is designed to help you reach your future goals and receive financial direction without any pressure to purchase products. Providing this service and the tools offered with the TruWest AutoSmart program is just another way TruWest is maintaining our commitment to great member service and spreading the TruDifference.

Making the Most of Your Membership

TruWest offers a wide variety of products and services that many people might not know we have. Like banks and other financial institutions, TruWest offers mortgage and home equity loans, auto loans, credit cards, investment certificates, money market accounts and more! What makes us different is the *TruDifference*. Our goal is to look after our members' best interest, which means we keep our loan rates low and deposit rates high to help you meet your goals. As a member of TruWest, you also have access to more than 28,000 surcharge-free ATMs across the country and more than 3,000 CU Service Centers,[®] where you can make your TruWest transactions if you're not near one of our locations. These, combined with our free Online Banking with Bill Payment and 24/7 Telephone Banking, give you freedom and flexibility that you can't find even with many of the big banks. I invite you to visit truwest.org or stop by a TruWest branch to find out more about what your Credit Union has to offer. You may be surprised at what we can do to help you make the most of your money.

Thank you for continuing to trust TruWest Credit Union with your financial business. We truly value your membership.

Dan Desmond
President & CEO



* After Dec. 31, 2009, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will be separately insured to \$250,000.

Why Credit Unions Offer **Better Value**



When the economy is strong and your personal finances are flush, you might not mind paying a couple of extra dollars here and there each time you use an ATM or a monthly fee to maintain your emergency fund. But even in the best of times, these fees can add up. And now, just as many consumers are struggling to make ends meet, miscellaneous bank fees are reaching all-time highs.*

If you're wondering how you can take advantage of convenient financial services without breaking your budget, take a closer look at the outstanding value credit unions offer.

Keep Your Cash

According to Bankrate.com, a bank customer pays about \$3.43 on average when using an out-of-network ATM; this includes fees to both the customer's own bank and the bank that owns the ATM. This means that when customers withdraw \$40, they are paying roughly 8.5% in transaction fees simply to retrieve their own money.

Unlike banks, which compete with each other, credit unions work cooperatively with each other to ensure that their members enjoy the best value possible. This means that no matter where you go, when you use a CO-OP Network ATM, you will enjoy surcharge-free transactions.

To help you get ahead, TruWest Credit Union offers a variety of checking accounts, including one that offers no monthly service fees.

Grow Your Accounts

In 2008, monthly service fees charged by banks on interest-bearing accounts hit a new average high of almost \$12; the average minimum balance required also rose 4% over the previous year for a record high of \$3,461.84.*

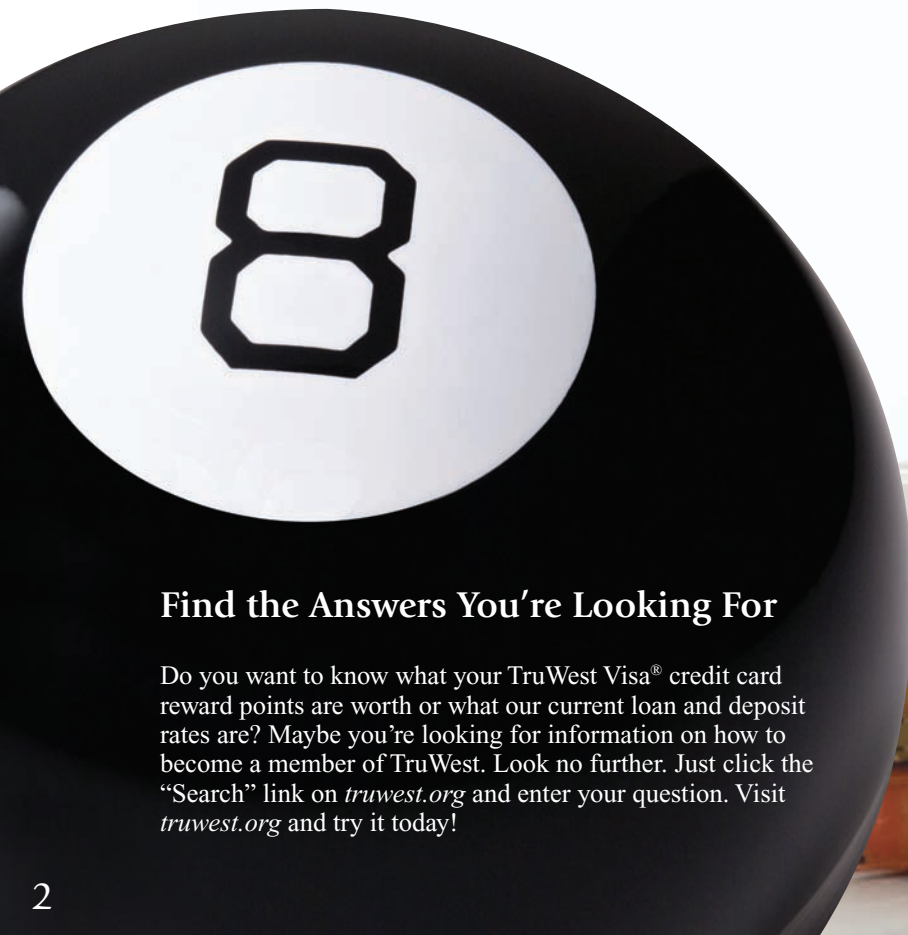
Credit unions, however, understand that it's hard to build a nest egg if your account is hit with maintenance fees every month. To help you get ahead, TruWest Credit Union offers a variety of checking accounts, including one that offers no monthly service fees. Similarly, we recognize that high minimum balance requirements will not help your financial situation if the unexpected happens and you need to tap your accounts. That is why we require no minimum balance on **any** of our checking accounts.

Just a Sampling

Unlike banks, which are in business to earn profits for their shareholders, credit unions exist to help their members reach their financial goals. In addition to great deposit accounts, TruWest strives to offer lower rates on loans with fewer "gotchas" and fine print. We also provide the same time- and money-saving services banks typically offer, such as 24-hour phone and online account management, free online Bill Payment, direct deposit and more.

Simply stop by, visit us online at truwest.org or call 480.441.5900 (AZ), 512.996.4000 (TX) or toll free 1.800.528.1441 to learn more about how you can fully realize the value of your TruWest Credit Union membership!

* Source: Bankrate.com



Find the Answers You're Looking For

Do you want to know what your TruWest Visa® credit card reward points are worth or what our current loan and deposit rates are? Maybe you're looking for information on how to become a member of TruWest. Look no further. Just click the "Search" link on truwest.org and enter your question. Visit truwest.org and try it today!





Is a More **Fuel-Efficient Car** in Your Future?

Does watching the gas pump ticker climb past \$60, \$70 or even \$80 every time you fill the tank have you cursing your SUV and longing for a more fuel-efficient vehicle? You're not alone. Americans are spurning gas guzzlers, driving down sales of medium and heavy trucks by 20.6% from January through July 2008.*

But before you start trolling dealerships for a smaller, more fuel-efficient vehicle, it pays to do some calculations. Trading in a small SUV with average fuel economy for a car with only slightly better gas mileage isn't likely to net you any savings. Ditching an extreme gas guzzler for a hybrid, on the other hand, might put you ahead.

To help you decide if it's time to downsize, analyze some key information. Buying a new car could leave you with a higher monthly payment — but will the money you save in fuel make up for it? Factors such as the trade-in value of your current vehicle, available auto loan rates and terms, estimated fuel economy (miles per gallon) of both the new and old car, the average price of gas and the number of miles you typically drive in a year can help you make the decision.

Start Your Engines!

If the time is right to shop for a more fuel-efficient car, keep the following tips in mind:

- **Size matters.** How you use your vehicle will help determine the space and engine size you require. Smaller vehicles and smaller engines generally need less fuel.
- **Keep it simple.** When it's time to select the extras, remember that two-wheel drive beats four-wheel drive and a stick shift beats an automatic transmission in the game of fuel economy.
- **Go for new.** Buying a new or late-model used vehicle helps you take advantage of newer technology that helps cars run more efficiently.

Let Us Help

The great rate and flexible terms you'll receive with an auto loan from TruWest Credit Union can help you afford a more fuel-efficient car. And whenever you finance a vehicle with TruWest, you can go 90 days without a payment and get \$100,** further padding your wallet. To learn more, call 480.441.5900 (AZ), 512.996.4000 (TX) or toll free 1.800.528.1441, stop by any TruWest branch or visit truwest.org today!

* Source: Ward's AutoInfoBank, www.wardsauto.com

** On approved credit. Offer valid on non-TruWest auto loan refinances or new car purchases only. \$100 will be deposited into a TruWest Share Savings account upon the TruWest auto loan funding. Auto loan must exceed \$10,000 to qualify for the \$100. Must be a TruWest member to qualify. A minimum deposit of \$25 is required to become a member.



THIS SALE \$



GALLONS



Is the time right to shop for a more fuel-efficient car?



Spotlight on ...

The Changing Face of the U.S.A.

Baby boomer bulge. In 2007, people ages 45 to 64 made up 25.4% of the total U.S. population. In 1980, that age group accounted for only 19.6% of the population.

Living longer. In 1985, life expectancy at birth was 71.1 for males and 78.2 for females. Two decades later, in 2005, life expectancy at birth for males was 75.2; for females it was 80.4.

More minorities. From 1980 to 2007, the percentage of the population that identifies itself as "white" fell from 85.9% to 80.0%. The percentage of "blacks" also decreased, from 14.1% to 12.9%.

Upsurge in the uninsured. In 1987, 12.9% of the population was not covered by health insurance. By 2007, the percentage had grown to 15.3%.

Enhanced education. In 1980, 66.5% of those 25 and older were high school graduates, and 16.2% had graduated from college. By 2006, those percentages rose to 85.5% and 28.0%, respectively.

Source: U.S. Census Bureau, www.census.gov

Have you ever been driving down the road late at night or after a long day of work and found your eyelids getting heavier and heavier? Or maybe you've even found yourself pulling into your driveway not remembering the drive home. If either of these sounds familiar, you're far from alone.



Asleep at the Wheel

A study by the National Sleep Foundation found that more than 60% of drivers have admitted to driving drowsy. A similar survey by Nationwide Mutual Insurance found that three out of four people admit to driving drowsy, and 38% of Americans even admit to having driven a certain distance without any recollection of having done so.

Drowsy driving can have serious consequences. The National Highway Traffic Safety Administration (NHTSA) estimates it is a factor in more than 100,000 crashes a year, resulting in 40,000 injuries and more than 1,500 deaths. Fatigue slows reaction time and decreases awareness – the very skills needed to drive.

Although everyone is at risk, the NHTSA found that young males (under 29), employees who work night or extended shifts, and individuals with untreated sleep disorders are most vulnerable. Nationwide Mutual Insurance offers drivers these suggestions for staying awake and safe:

What Works:

- Get plenty of sleep
- See your health care provider if you have problems sleeping
- Avoid even small amounts of alcohol and any medications that make you drowsy
- Carpool, use public transportation or rely on a family member
- Limit your driving between midnight and 6 a.m., but remember that for some people, the middle of the day can be a sleepy time as well
- Switch places with someone who isn't tired
- Heed the warnings of rumble strips – if you drift into a rumble strip, it's a sure sign to stop trying to drive

What Doesn't Work:

- Chewing gum or eating
- Rolling down the window
- Turning up the radio or singing loudly
- Getting out and running around

What to do if You Find Yourself Driving Drowsy

Being well rested is the only long-term solution, but the NHTSA offers two short-term suggestions for making it home safely.

- Take a short, 15- to 20-minute nap
- Consume caffeine equivalent to two cups of coffee

As a member of TruWest Credit Union, you may be eligible for a special discount on Nationwide Auto Insurance. Call **877.686.9433 (AZ)** or **866.556.7283** outside of Arizona today to find out how much you could be saving.





Refinance Your Auto and Save Big!



Do you have a high-interest-rate auto loan with another financial institution that makes you cringe each time you have to make a payment? Well, cringe no more! TruWest Credit Union would like to introduce you to our AutoSmart auto loan program.

Passing Along the Savings to You

As a credit union, we work for you – our member-owners – and not for shareholders. As part of the TruDifference, our goal is to pass along savings to our members in the form of better rates on loans and higher returns on your deposits. Refinancing your higher-rate auto loan to a lower-rate TruWest auto loan is one way we can help you save money. TruWest's AutoSmart program can help you save big in other ways too!

- **Competitive rates.** Try out our auto loan calculator at truwest.org/AutoSmart to see how much you may be able to save by refinancing your loan with us.
- **Flexible terms.** A variety of term lengths are available so you can choose the term with a monthly payment amount that best fits your budget and circumstances.
- **Insurance protection.** TruWest offers incredible rates on guaranteed auto protection (GAP) coverage and mechanical breakdown insurance (extended warranty).
- **Extensive online education tools.** A part of TruWest's AutoSmart program includes a Web site filled with helpful information on purchasing a car, vehicle values, handy calculators and more! Visit truwest.org/AutoSmart for details.

Other Financing Opportunities

In addition to refinancing your current auto loan, if you're preparing for summer fun and looking for flexible, affordable financing on new and used RVs or boats, we're here to help! Visit us online at truwest.org, call 480.441.5900 (AZ), 512.996.4000 (TX) or toll free 1.800.528.1441, or stop in at any TruWest Credit Union branch today to learn more.



Bounced Checks = Big Fees



Bounced check fees have reached an all-time high. And if you bounce more than one, those fees can really make a dent in your pocketbook. Making a few, simple changes in your accounting practices can help you avoid paying all of the charges that come along with bouncing a check – a mistake most of us have made.

- **Balance your checkbook often.** A traditional check register can serve as a handy reminder to record every check you write and every deposit and withdrawal you make.
- **Save all the receipts from your debit card transactions and ATM withdrawals.** The quick \$20 here and there can lead to an unbalanced checkbook if it's not recorded.
- **Check your account online if you have access to the Internet.** This enables you to check your account for up-to-date reports and keep track of purchases and withdrawals you may have overlooked.
- **Budgeting software like Quicken® or Microsoft® Money** can help if you'd like additional assistance keeping all your expenses in order.

TruWest Credit Union offers overdraft protection so you don't have to worry about an occasional accounting slip causing embarrassment and high fees. It's simple and convenient. To find out more and to apply today for our overdraft protection, visit truwest.org or call 480.441.5900 (AZ), 512.996.4000 (TX) or toll free 1.800.528.1441. We're here to help with all of your financial needs.

SPECIAL OFFER!

*If you refinance your non-TruWest auto loan with TruWest Credit Union, you can go 90 days FREE of payments and get \$100!**



* On approved credit. Offer valid on non-TruWest auto loan refinances or new car purchases only. \$100 will be deposited into a TruWest Share Savings account upon the TruWest auto loan funding. Auto loan must exceed \$10,000 to qualify for the \$100. Must be a TruWest member to qualify. A minimum deposit of \$25 is required to become a member.



TRUWEST



Credit Cards and College Students

Nowadays, many college students are graduating with more than just a degree – they’re also graduating with credit card debt. If you are a student, does this mean that you should rip up every credit card offer that comes your way? Not necessarily. If credit cards are not used responsibly, having them may seem like a mistake. But when used wisely, credit cards can help develop a strong credit history that provides you with substantial benefits in today’s credit-oriented society.

Know the Credit Card Basics

Getting a credit card is often a good way to start building your credit score, as long as you are responsible with it. Using a credit card means that you are borrowing money from the credit card company and, if you don’t pay the balance in full at the end of the month, the company charges you interest on top of what you owe. When deciding what card to apply for, it’s important to avoid being swayed by any freebies companies hand out. Instead, be prepared and compare some of the most important features of each card, including:

- **Annual percentage rate (APR).** This is the interest that you are charged on any balance that you carry over, or do not pay off, each month. Rates for younger applicants are often higher than the rate your parents get because you have not yet established a credit history. There are credit card companies that will try to charge you upward of 20% for a card, but you could get a better rate if you shop around.
- **Grace period.** A grace period is the number of days you have to pay off your balance before you are charged interest on your new purchases. Typically, you have between 20 and 25 days to make a payment for the prior month’s purchases without accruing any interest on those items. The due date on a credit card statement is the time when the grace period ends, and after that, you’ll begin accruing interest on any unpaid portion of your balance.
- **Fees.** These can include annual, late, balance transfer and over-limit fees. Remember, features such as the regular, or non-promotional, APR for purchases and fees are more important than whatever gift you receive for applying for a credit card.

A Card You Can Trust

While there are many credit card companies that are out to nickel and dime you, it’s important to remember that not all companies are alike. TruWest Credit Union looks out for the best interest of our members, and we make it a priority to educate you about using credit wisely.

- Only charge on your card what you can afford to pay off in full the next month.
- Prioritize making your payments on time. If you make your payments late, not only can you incur late fees and a higher APR, but your credit score may be damaged as well.
- If you are thinking about responding to a credit card offer, take a moment to look over the fine print before you make your decision.

For more information on a Platinum Visa® from TruWest Credit Union, visit truwest.org or call 480.441.5900 (AZ), 512.996.4000 (TX) or toll-free 1.800.528.1441.



Making it on \$50 a Week

While many young people dream of having loads of disposable income when they graduate college, the reality often doesn't live up to that expectation. A recent survey of 18- to 24-year-olds showed that 39% have \$50 or less to spend each week.* Here are some tips on how people of all ages can continue to have fun with limited resources.

Making it Work

If your weekly budget is pinched tight, there are ways you can lessen the pain but still have fun.

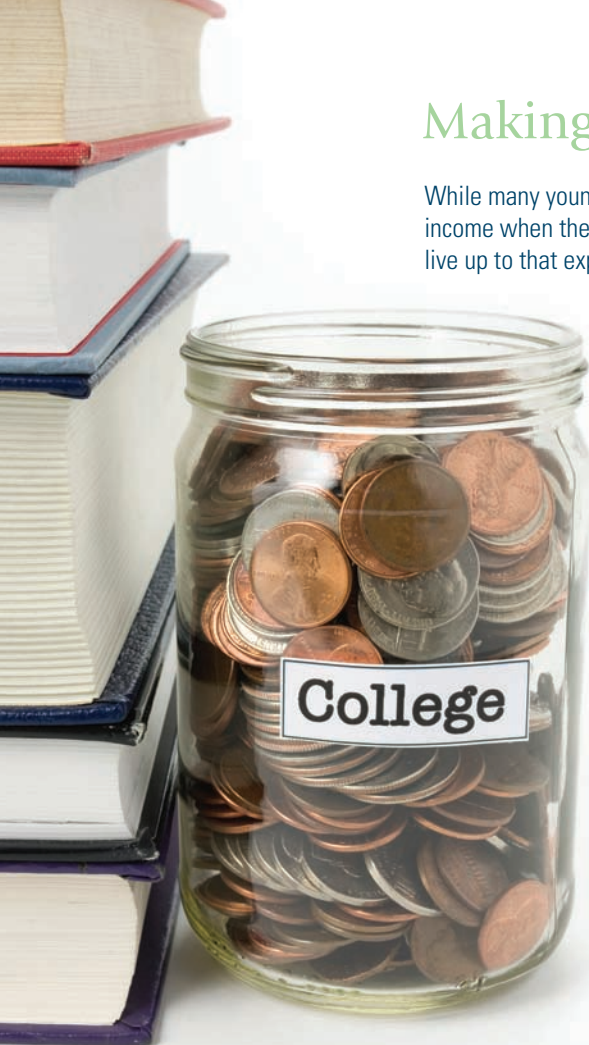
- **Host nights in.** Instead of hitting the expensive bars or restaurants, opt for entertaining at home. If everyone brings food and drinks to share, you'll all save money over going out.
- **Watch your cell bill.** Little charges for things such as ringtones and text messages may only be a dollar or two, but they can add up over time. Sign up for unlimited texting if you use it a lot, and choose one ringtone and stick with it.

- **Take advantage of discounts.** Look in your local paper or through ads that arrive in your mailbox each week for coupons and discounts to local restaurants. Also, many places like movie theaters, concert venues and certain restaurants will offer student and senior discounts with a valid ID.
- **Hit up the local library.** You might not have thought about stepping foot in a library since you graduated school, but it can be a great place to check out recent bestsellers and magazines without spending any money. You can also try out new music without shelling out for pricey music downloads.

Saving for the Future

Even if you think you don't have enough extra money each month, making savings a priority is important for your financial future. Start an emergency fund in a TruWest Credit Union savings account with whatever amount you can afford from each paycheck – even if it seems small at first. Having the money automatically transferred from your checking to your savings can be an easy way to watch your savings grow over time.

* Source: CUNA, www.cuna.org



TruWest Has Great Rates



TruWest Credit Union has some of the best rates in town and we have money to lend. TruWest is financially strong and we are well-capitalized with retained earnings well in excess of our regulatory capital requirements. We can help you find a loan that fits your needs – and your budget!

Dividend Rates

Investment Certificates APY*
(based on \$20,000 min. deposit)

6-month	0.75%
12-month	1.00%
24-month	1.25%
36-month	1.50%
60-month	2.00%

TruWest offers additional tiers, as well as higher yielding IRA Investment Certificates. A penalty may be imposed for early withdrawal. Fees could reduce earnings.

Money Market Maximizer

Minimum Balance APY*

\$0 - \$9,999	0.50%
\$10,000 - \$49,999	0.60%
\$50,000 - \$99,999	0.95%
\$100,000 and over	1.00%

A minimum \$1,000 initial deposit is required.

Loan Rates

Home Equity Line of Credit
As low as 4.24% APR†

Mortgages

Fixed rates as low as 4.449% APR††
Adjustable rates as low as 4.045% APR††

For more rates or to apply for any of these products, visit truwest.org or call 480.441.5900 (AZ), 512.996.4000 (TX), or toll-free 1.800.528.1441.

Share Savings

\$0 - \$4,999	0.25%
\$5,000 and over	0.50%

A minimum \$25 balance in Share Savings is required to be eligible for other services.

Rates current as of May 1 and are subject to change. A minimum \$25 balance in Share Savings is required to be eligible for other services.

* Annual Percentage Yield (APY) is based on monthly compounding. Call 480.441.5900 or 1.800.528.1441 for applicable fees and terms.

† APR= Annual Percentage Rate. OAC. The rate listed is a variable rate based on the highest prime rate as published in *The Wall Street Journal* and may increase after the loan is booked.

Life Cap of loan is 18%. The rate listed is the credit union's best rate and reflects a 0.51% rate reduction for auto transfer payment. Your rate may be higher. The rate is determined by your individual creditworthiness and credit union parameters. Must be a TruWest member to qualify. There is a minimum deposit of \$25 required to become a TruWest member.

†† OAC.

What's Your Risk Tolerance?



There are many factors that may affect your risk tolerance as an investor. This quiz covers a handful of those to help you identify your investing personality.

1. How long until you retire?

- A. Almost there (less than 10 years).
- B. Punching the clock (10 to 30 years).
- C. Eons to go (more than 30 years).

2. Which amusement park ride best corresponds to your investing style?

- A. Carousel (you feel grounded and comfortable with predictability).
- B. Ferris wheel (some risk is OK, plus the view from the top provides great overall perspective).
- C. Rollercoaster (you crave the thrill that comes with dramatic drops and climbs).

3. Which lottery ticket odds would you choose?

- A. Guaranteed \$100 winner.
- B. 50% chance at winning \$1,000.
- C. 25% chance at winning \$10,000.

4. What annual rate of return would you expect in a good year?

- A. 3% to 5%.
- B. 6% to 8%.
- C. 9% or more.

5. If the value of your investment dropped by 20%, what would you do?

- A. Sell that investment immediately.
- B. Learn why it dropped before making any changes.
- C. Keep the money invested for the long term no matter what.

6. If you unexpectedly received \$50,000, how would you invest it?

- A. Deposit in a savings account or certificate of deposit.
- B. Invest in a mix of stocks and bonds.
- C. Invest in a startup or fledgling company (venture capital).

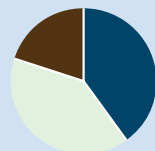
7. What is most important to you as an investor?

- A. Preserving my assets so I can count on that money tomorrow.
- B. Growing my money for the future without risking it all today.
- C. Aggressively growing my money over the long term.

Settle Your Score

If you answered:

Conservative



Sample Asset Allocation*
40% cash equivalents,
40% bonds,
20% stocks

Moderate



Sample Asset Allocation*
60% stocks,
30% bonds,
10% cash equivalents

Aggressive



Sample Asset Allocation*
85% stocks, 15% bonds

Mostly A's – Conservative. Protecting your portfolio balance is key, especially if you are nearing retirement. Focus on fixed-income investments such as bonds or cash equivalents for lower risk exposure, but don't write off stocks completely. Keeping a small portion of your portfolio in stocks may help you capture higher returns.

Mostly B's – Moderate. You're comfortable with some risk, but want some security too. Consider investments with a track record of predictable returns, and maintain an appropriate balance of stocks, fixed-income investments and cash equivalents in your portfolio.

Mostly C's – Aggressive. You're comfortable shooting for the stars, particularly if you have a long time horizon to weather market fluctuations. Consider investing the majority of your portfolio in stocks to maximize your returns, but leave room for bonds and other fixed-income investments for a slice of diversity.

Crunch the Numbers

So what does all this mean? Maybe it's time for a portfolio review. An LPL Financial Advisor, located at TruWest Credit Union, can help you develop a strategy that fits your risk tolerance, time line and investing goals. Visit truwest.org/financial for more details.

* Note that asset allocation percentages are for illustration only and not intended as advice for any individual.

INVESTMENT PRODUCTS:

- Not insured by any federal agency.
- Not a deposit of TruWest Credit Union.
- May lose value.





The financial world can be very complex, but it doesn't have to be.

Plan for Your **Tomorrow**

TruWest Credit Union introduces Plan 4 Tomorrow. This innovative online service delivers state-of-the-art solutions to help you stay on track to your financial destination.

Do You Need a Road Map for Your Money?

Most people want to manage their debt and spending better. Are you concerned about retiring with enough money when you want to? If you have children, you may be wondering how you are going to help pay for their college. Today's volatile stock market makes wise investment decisions more important than ever.

Do you have contingency plans that efficiently use insurance and estate planning documents (wills and trusts) to protect and secure the future of loved ones who depend on you?

The financial world can be very complex, but it doesn't have to be. TruWest now offers a new online Financial Planning program that simplifies it for you by providing a comprehensive approach, which helps you organize your personal finances toward goal achievement.

Individualized and Personal Help

Your personalized financial plan includes an analysis of net worth, retirement, college savings, investments, insurance, spending, debt, credit and estate planning. In addition, it discusses the use of trusted advisors (planners, accountants, attorneys, etc.) and provides an action-step checklist for easy implementation.

You will receive unbiased, objective strategies to help overcome obstacles and reach your future goals, and receive financial direction without any pressure to purchase products. This is not just a calculator, but a system of financial education, resources, assistance and customized guidance.

Some people prefer and need the assistance of a professional planner to help them implement their plan. TruWest's online planning system provides you with access to one-on-one guidance from a financial professional for one year by phone, email or in person.

How to Get Started

It's now easier than ever to take control of your financial future. Just sign up and complete your self-directed financial plan online – no downloads or complicated software is required. Plan your future in the comfort of your home or wherever you have Internet access – when you want and where you want.

After you complete the questionnaire, your financial plan will be ready to print. The consolidated action-step checklist will help you begin to implement your plan. Then, you can use your team of trusted financial professionals to provide further assistance in implementing the plan you have created.

As you experience life changes or when you implement any of the action steps, you will be able to visit the Web site and update your information. Reviewing your plan regularly will also reinforce your commitment to goal achievement.

No-Excuse Planning

Many people think it's too late for them to plan, or they think they are too young to worry about planning. Some want to wait until they have more time and money. It is never too late or too early; everyone has the opportunity to take strides for a brighter future. Planning is a lifetime process. The secret to building wealth is not earning a large salary or receiving a windfall; it is executing a lifetime plan and being in control. Your best years can be ahead of you. To help you get started, TruWest Credit Union is offering you a \$100 discount on the Plan 4 Tomorrow online financial planning program. Simply enter the promotion code **TW100NL** when registering to receive your discount. Start today by visiting truwest.org/financial.

experience the difference



P.O. Box 3489, Scottsdale, AZ 85271
truwest.org

Avoid Overnight Shipping

In our frazzled society, it's easy to forget about Mom's birthday or your cousin's graduation until the last minute. But if you can, try to avoid overnight shipping, which burns the most fossil fuels per item. In fact, ground shipping tends to be six times more energy efficient than air shipments.

Also, because airplanes release their greenhouse gases high up in the atmosphere, they tend to do more damage than gases emitted at ground level, at least as far as global warming is concerned.

Ground transportation means less fuel use and pollution – and usually less cost for you. Avoiding overnight delivery will also save you a bundle of money, since companies add a hefty price for the service. Select ground transportation, instead of rush delivery, for your mailing needs and cut down on fossil fuel use and pollution.



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