



RCU INVESTMENT REVIEW

Information from Redwood Credit Union and CFS to help keep your financial life in balance.

March 2006

Consumer Sense:

Don't Forget About Your IRA

Many times, Individual Retirement Account (IRA) assets are invested the same way for years without thought to changing market conditions. Think back to the decisions you made, perhaps years ago, regarding your own IRA. Maybe you put your IRA contributions into one investment year after year, and haven't re-evaluated whether it still meets your objectives. Or, perhaps your credit union has a standing instruction to automatically roll over your IRA into another certificate, without considering or evaluating prevailing interest rates or other investment alternatives.

If you expect your IRA to become a viable means of support during your retirement, it is important to take an active role in managing these assets. Take care of your IRA by supporting it with yearly contributions and nurturing it with appropriate investments. Take time to review your IRA investments to ensure that they are in appropriate investments that will help accomplish your objectives.

Viewpoint:

Your Financial Fitness

Have you asked yourself recently how healthy you are – not just physically, but financially as well? In order to be healthy physically we need to have a plan for diet and exercise, and consistently strive to meet our goals. Financial health works the same way.

Our financial plan is like our diet and exercise program. We need to be monitoring our progress and ensuring that we stick to our "diet," or in other words, our financial plan. Our goals are long-term in nature, so if we get off track at times, such as not saving one month, we can make up for it by getting back on the program next month.

Just as exercising is easier with a coach, managing your money may also be easier when you have someone there to monitor your progress and encourage you along the way. This is where we can be of real value. We're here to help you design a financial regimen, follow it, and stay focused on your goals. That's why we need to meet regularly, so that we can work together to stay on track.

As you probably know, it can be a long time before you see the effects of a healthy lifestyle. Financially, this is true, too. Many of the goals you have are probably long-term, such as paying for your children's college education, or funding a retirement full of travel. You will be able to see the potential benefits of following your financial plan if you hang in there for the long haul.

We encourage you to think of this newsletter as an invitation to get together. You may be a client of ours, or you may not be familiar with our investment program, but getting to know you and understanding your needs can be an important first step.

We're aware that in order to be able to help you develop an effective financial strategy, we first need to understand your situation, the challenges you face, and what's most important to you.

Financial Management and Retirement Planning

Let RCU *Investment Services* Become Your Financial Management Partner for Life.

Redwood Credit Union's (RCU) Investment Services Division is here to help build a brighter financial future...with people you know and can depend on. Backed by RCU's commitment to service and expertise in personal finance, our Financial Advisors, registered through CUSO Financial Services, L.P., provide a valuable extension of the exceptional products and services that you can count on from RCU, including:

- Objective Investment Advice
- Retirement Planning
- College Planning
- Brokerage Services

Investment Services

We are proud to provide a wide range of mid to long-term investment options and opportunities through CUSO Financial Services, L.P., including:

- Mutual Funds
- Stocks
- Bonds
- Annuities
- Life Insurance & Long-Term Care Planning

The CFS Financial Advisors at Redwood Credit Union offer options that complement the more traditional savings products offered at the Credit Union. Our Financial Advisors can help you select the options that best match your investment goals and risk/reward levels. For added convenience, one of our Financial Advisors can meet with you at any RCU branch location. **Contact us today to schedule your complimentary appointment:**

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