



Financial Wellness



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Prepare, Learn, Act...Now. That's *plan*, LGFCU's educational and awareness campaign designed to help members move along the path toward financial wellness. Whether you need to manage money, reduce debt, protect yourself from identity theft, save for retirement, understand your credit report or bring awareness of these topics to others, LGFCU can help.

Financial Wellness

We provide instruction and class materials, such as financial seminars and online calculators, free of charge. From debt reduction and consolidation, to estate planning and life insurance, you can become a financial scholar through the tools of *plan*.

Personal financial wellness is a complimentary service for local government employees and LGFCU members. You provide us with information about yourself, and we provide you with a personal financial profile and other suggestions for money management. Call our Financial Wellness staff at 877.367.5428 (toll free) to learn more about:

- ♦ **Financial Check-Up**—offers a summary of your current financial situation
- ♦ **Spending Plan**—a worksheet to compare estimated expenses to actual expenses for the coming months
- ♦ **Debt Reduction Plan**—a strategy to pay off your debt in the shortest amount of time with the greatest savings in interest

- ✦ **Education Plan**—determines how much money to save for educational needs
- ✦ **Credit Report Review**—LGFCU’s Certified Credit Report Reviewers are happy to help you demystify your credit report, as well as identify crucial steps to maintain or improve your credit. Call 877.367.5428 to schedule an appointment today.
- ✦ **ID Theft Risk Management**—LGFCU’s Certified Identity Theft Risk Management Specialists can assist you with taking proactive steps to protect yourself from identity theft, as well to help you understand and address this kind of fraud.
- ✦ **Reverse Mortgage Review**—LGFCU’s Certified Home Equity Conversions Mortgage Specialists can provide valuable information to determine if a reverse mortgage loan is right for you. If it is, they will walk you through the steps.
- ✦ **Member Transition Plan**—When you experience a major life change, such as marriage, retirement, divorce or the birth of a child, give us a call. We’ll create a transition plan that helps you examine these life stages—and others—and get on the right financial path.

Financial Seminars

LGFCU offers seminars on more than 30 personal finance topics. We offer these programs at no cost to local government units. Speak with your human resources department/manager to schedule one today! Visit www.plan.lgfcu.org and click on “events” for a list of upcoming seminars.

Scholarships

LGFCU provides scholarship opportunities for students of all ages. We have a scholarship program for two- and four-year colleges and universities. LGFCU also partners with the School of Government at UNC-Chapel Hill to offer a scholarship program to local government employees who are LGFCU members. The program covers the cost of tuition for classes, conferences and seminars offered through the School of Government.

Calculators

Various calculators to help you compute a vehicle payment, mortgage payment or even a mortgage amortization are available on our website. They are free and easy to use!

Financial Planning

Personal financial planning is a service for local government employees and LGFCU members. Our goal is to empower you to make decisions to achieve your long-term financial goals.

- ♦ **Retirement Plan**—projects what current and future progress toward your retirement goal will yield—at and during retirement
- ♦ **Trusts**—LGFCU offers both Revocable and Irrevocable Living Trust deposit accounts, giving legal instructions regarding how property and assets will pass to beneficiaries.
- ♦ **Investments**—LGFCU offers members several vehicles for investing: Traditional Individual Retirement Accounts (IRAs), Roth IRAs, Simplified Employee Pension (SEP) IRAs, and investment portfolios managed by our partner, Members[®] Trust Company.*

For other planning needs and opportunities, call 877.367.5428 to speak directly with one of our financial planners.

BALANCE™

LGFCU has a partnership with BALANCE, allowing members to participate in a program called a debt management plan. The plan offers a voice on your behalf to negotiate with creditors for lower interest rates and/or payments.

BALANCE has extended hours to serve you:
Monday–Thursday: 8 a.m.–11 p.m., Friday: 8 a.m.–8 p.m.
and Saturday: 11 a.m.–8 p.m. at 866.393.5428 (toll free).
Visit www.balancepro.net for more information.

Insurance

Everyone's needs are different. That's why LGFCU gives members the choices they need when it comes to home, auto, long-term care, AD&D and life insurance. Visit www.lgfcu.org for more information, or get a quote by calling one of the numbers below:

- ♦ **Auto/Homeowner's Insurance**—Call Liberty Mutual at 888.589.6002 or Credit Union Insurance Services at 888.856.2350.
- ♦ **Life Insurance**—Call CUNA Mutual at 877.636.2377 or Credit Union Insurance Services at 888.856.2350.
- ♦ **Long-Term Care Insurance**—Call Credit Union Insurance Services at 888.856.2350.
- ♦ **Accidental Death and Dismemberment (AD&D)**—Call CUNA Mutual at 877.636.2377.

** Trust services provided by MEMBERS® Trust Company. Trust products are not federally insured, are not obligations of or guaranteed by the credit union or any affiliated entity and involve investment risks, including the possible loss of principal. This is for information purposes only and is not to provide tax or legal advice regarding your situation. For tax or legal advice, please contact your tax or legal professional.*



To learn more details about any of our services, visit us at **www.lgfcu.org**, e-mail us at **financialplanner@lgfcu.org**, call our Financial Wellness staff at 877.367.5428 or visit any local branch.



/ To improve the lives of our members /



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