### Investment Services

**Albuquerque** | **505-889-7755**
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**98th Street** | 120 98th Street NW, Suite C - 2, 87121
**Cottonwood** | 10090 Coors NW, northeast of 7 Bar Loop, 87114
**Juan Tabo** | 2801 Juan Tabo NE, south of Candelaria, 87112
**Kirtland (Restricted Access)** | H Street and Pennsylvania, Bldg 20392
**Ladera** | 3205 Coors NW, at Redlands, 87120
**Montgomery** | 7517 Montgomery NE, west of Pennsylvania, 87109
**North Valley** | 6125 Fourth Street NW, at Guadalupe, 87107
**Paseo del Norte** | 6321 Palomas NE, Paseo & Barstow, 87122
**South Valley** | 3600 Coors SW, south of Rio Bravo, 87121
**University** | 1801 Lomas NE, east of University Blvd., 87106
**UNM Campus** | Student Union Building, lower level
**Uptown** | 6501 Indian School NE, west of Louisiana, 87110

**Rio Rancho** | **505-889-7755**
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**Enchanted Hills** | 7840 Enchanted Hills, west of Hwy 528, 87144
**Unser** | 2001 Unser Blvd., south of Westside, 87124

**Santa Fe** | **505-467-6000**
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**1710 St. Michaels Drive, 87505**

**Socorro** | **575-835-1522**
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**108 N. California, 87801**

**Taos** | **575-776-2703**
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**630 Paseo del Pueblo Sur, 87571**

**Valencia** | **505-889-7755**
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**320 Main at Luna, Los Lunas, 87031**

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Are You Unsure Of Your Financial Destiny?

- [ ] Will I have enough money to retire?
- [ ] What is it going to cost to send my children to college?
- [ ] How can I help save on taxes and keep more of what I work so hard for?
- [ ] How can I earn more on my investments without taking excessive risk?
- [ ] How do I organize my finances and begin to move toward my goals?

Are my investments adequately diversified and performing to my expectations?

- [ ] Am I using my insurance dollars efficiently?

If you’ve asked yourself any of these questions, the CFS* Registered Representatives in Investment Services can help you with personalized investment options. There is no cost for your initial consultation.

Contact 872-5434 (800-347-2838 outside the Albuquerque area) for a no-cost, no-obligation consultation.

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The Power of WE®

Big bank services, Small town attitude  |  Rewarding those we serve  |  Forging a new path in banking

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* CFS = Community Financial Services
Have confidence in us to give you straightforward and objective advice — in an authentic, dignified way.

At Nusenda Credit Union, we have a breadth and depth of products to satisfy all of your investment needs. And because we have no proprietary products, you will receive unbiased financial advice from a CFS Registered Representative, who is as conscientious, capable, and caring as you’ve come to expect as a member.

**Retirement**
With millions of baby boomers preparing to retire, the pressures on the Social Security system are becoming greater than ever. The first step to help ensure that you have sufficient income to last your lifetime is to take control over your individual plan.

Employer 401(k) Plans, Traditional, Rollover, and Roth IRAs can help you reduce or postpone taxes and address your changing needs as you pursue your long-term financial goals and retirement.

**Life And Long-Term Care Insurance**
Adequate coverage is a part of any responsible life plan. A CFS Registered Representative can help you plan today for whatever tomorrow may bring.

**Estate Preservation**
Passing your assets on to your heirs through your estate requires more than just a will, especially if your goal is to protect your assets from estate taxes. A CFS Registered Representative can help you get started in this process.

**Life Events**
Major transitions in life, such as a divorce, loss of a job, or the death of a loved one, can be financially and emotionally traumatic. When you’re ready to consider the financial impact of such changes, a CFS Registered Representative can help assure that your current needs are adequately covered and your long-term plans remain on track.

**College Savings**
Parents today have more choices than ever for college savings. While this variety provides more flexibility, it also requires much more research to find the strategy that’s appropriate for you. Let a Registered Representative explain the relative benefits of Coverdell Education Savings Accounts, 529 Plans, and Custodial Accounts.

**Market-linked Certificates**
Many individuals are seeking financial solutions that provide an opportunity for performance above traditional fixed-income products, plus a guaranteed return of invested principal if held to maturity. Market-linked Certificates may be a solution for these investment requirements because they provide both security and the opportunity for attractive returns.

Market-linked Certificates are subject to investment risk and are not suitable for all people. No person should purchase the Certificates unless he or she understands and is able to bear the associated market, liquidity and yield risks. Loss of principal could result if the Market-linked Certificate is sold or redeemed prior to maturity.

*Non-deposit investment products and services are offered through CUJO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Nusenda Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

For specific tax advice, please consult a qualified tax professional.

**The New Realities Of Retirement**

- You may not be able to depend on the stock market to build your savings, but you can help reduce your portfolio’s volatility and help increase your portfolio’s chances by diversifying your retirement savings among a broad range of asset classes.
- Now the challenge is how to take a lifetime of savings and convert it into a stream of income. Increasing life expectancies and rising health-care costs mean those dollars have to stretch even further.
- Help ensure a successful retirement by developing a plan. Gathering relevant financial information, setting life goals, and examining your current financial status may help you meet your financial goals. Once completed, your plan should be used to help make investment decisions that are in sync with your goals and personal risk tolerance.

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