



## Valued Member, Here's Your Year-End Financial Checklist!

The new year is looming, and now is the time to take a look at your finances to make sure you are on track. No matter what markets you are involved in, these are great financial strategies to utilize before December 31st to make sure you don't miss out on any tax advantages:



- ◇ **Maximize your retirement plan contributions.**  
Increase your contributions to your retirement plans if you have not yet reached your limit for 2009. Also, plan to continue the increased monthly contributions into 2010 to maximize your contributions earlier and give your investments more time to grow.
- ◇ **Review your portfolio.**  
With the radical changes that have been happening in the market, your investment allocations will shift. Re-balancing your portfolio will maintain your target allocation, manage your investment risk and improve the portfolio's overall well-being.
- ◇ **Think ahead for potential tax savings.**  
If you have investments that have been falling behind, consider whether or not you should sell your losing assets before the end of the year. You can use capital losses to offset taxable capital gains.
- ◇ **Consider College Savings Plans.**  
Contributing to your kids' or grandkids' college savings plan before the end of the year offers potential tax benefits. Look into 529 plans or other college savings options if you have not previously started a fund.
- ◇ **Make your final charitable contributions.**  
If you intend to make a donation to a charitable organization, donating before December 31st will allow you to write it off on this year's taxes.

**Looking for more smart financial ideas?** United Methodist FCU can help! Give us a call at 1-800-245-0433 for more information on how to prepare for the New Year.



## Valued Member, Don't Forget to Contribute to Your 2009 IRA!

Money has been tight for many people this year, but don't make the mistake of skimping on your IRA contribution. Even if you have other uses for your funds that may seem more urgent, making that contribution now will make a big difference in the long run. If you miss the deadline for this year, you will not be allowed to make up

the lost contribution later on.

Plus, you can't forget that many IRA contributions can be used as a tax deduction. So not only are you saving for the future, you are reducing your immediate tax expenses.

### Contribution limits for 2009:

**Age 49 and under - \$5,000**

**Age 50 and older - \$6,000**

**Don't have an IRA?** Call us at 1-800-245-0433 or [visit our website](#) today to find out more about the IRA options available to you through UMFCU.

## Valued Member, Save on All Your Holiday Expenses with Your UMFCU VISA!

The holidays can be an expensive time for many families. Whether you are in need of some additional cash or just want to trim down your monthly credit card bills to cover additional expenses, a [UMFCU VISA card](#) can help!



Right now, you could qualify to receive **0% APR\* for 6 months** on all balance transfers, cash advances and purchases to your UMFCU Platinum VISA account. This incredible rate means you'll save big during the holiday season when you need it most.

- Transfer a balance from another credit card to lower your monthly payments
- Take out a cash advance to cover expenses
- Purchase gifts and pay no interest for 6 months

**Call us at 1-800-245-0433 today** to find out more about this great rate, and start saving with a UMFCU Platinum VISA account today!

\*APR = Annual Percentage Rate. Rates as of November 2, 2009. Rates are subject to change and are based on borrower's credit history, credit score and available credit. Special offer available for a limited time only.

## Holiday Closures

Just a reminder, our branch offices will be closed in observance of the following holidays:

- **Christmas Eve** - Thursday, December 24th (Closed at 12 pm)
- **Christmas Day** - Friday, December 25th (Closed all day)
- **New Year's Eve** - Thursday, December 31st (Closed at 12 pm)
- **New Year's Day** - Friday, January 1st (Closed all day)

Additionally, the **California Branch only** will be closed on the following dates:

- **Thursday, December 10th, 11:30 AM - 1:30 PM**
- **Thursday, December 17th, 1:00 PM - Closing**

### United Methodist Federal Credit Union

1-800-245-0433

Email: [memberservices@umfcu.org](mailto:memberservices@umfcu.org)

[www.umfcu.org](http://www.umfcu.org)

Desert Southwest Branch  
1550 E. Meadowbrook Ave.  
Suite B  
Phoenix, AZ 85014

Headquarters  
PO Box 60651  
Montclair, CA 91763-1664

New England Branch  
201 Main Street  
Suite 2  
Westbrook, ME 04092

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