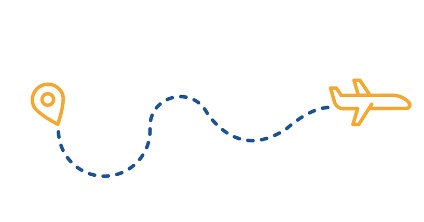
****

****

**2022 PACU Money Miles Learning Series**

**\*Women Retiring With Resiliency**

* Women tend to face unique financial challenges that impact their ability to plan for retirement. Recognizing those challenges today is the first step to empower you to create a financial strategy that will help you reach your goals of tomorrow. During this interactive session, you will learn innovative investment models to maximize your assets prior to and in retirement.

**Building a Better Budget**

* Everyone wants control over their financial lives, but how do we get it? In one word: budget. It’s the most powerful weapon to get a more secure future. Participants will identify their short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives, including options for getting out of debt (and staying there).

**\*Social Security Planning**

* Social Security benefits can be one of many sources contributing to your monthly cash flow in retirement; so the amount of benefits you receive is directly affected by the decisions you make leading up to retirement. In this webinar, you’ll find facts surrounding Social Security Planning and ways to prepare for this stage of life. This webinar is for anyone who has already started saving for retirement or who needs more information on how to plan.

**Building Your First Budget (youth)**

* A smart budget helps you cover your weekly and monthly expenses while having enough cash each week or month to either save or manage the times when you may want to splurge on yourself, family and friends. Find out how to make—and maintain—a budget based on your needs.

**\*Retirement Income Planning**

* In this webinar, Investment Solutions (available through CUSO Financial Services, L.P.) will give important information surrounding Retirement Income Planning and ways you can prepare for this stage of life. How much money do you need to save to cover your retirement years? This question and many others will be answered. This event is for anyone that has already started saving for retirement or that needs more information on how to plan.

**Stress-Reducing Tips to Buying a Home**

* Purchasing a home can be difficult to navigate in this ever-changing environment. Knowing the steps to take and what to expect can reduce the stress that is associated with buying a home. Join us as we talk about the current real estate market with our resident expert, Chris Robertson. We hope you will walk away with tips and plans for what to look for, processes to avoid, and a better understanding of the home buying experience.

**Combat Identity Theft**

* Explore tips for you and your loved ones to prevent information being compromised and being a victim of identity theft. Join this webinar to hear from our subject matter expert on how cyber criminals and identity stealers are scamming individuals.

**Your Guide to 529 College Savings Plan**

* For families and individuals looking for ways to save for college, 529 College Savings Plans provide a flexible way to prepare for the future— and with valuable tax-advantages. Learn about available options, plan limitations and restrictions, and the financial impact on student aid.

**\*Retire on Purpose**

* In this webinar, Investment Solutions (available through CUSO Financial Services, L.P.) will give important information surrounding Retiring on Purpose and ways you can prepare for this stage of life. This is important information for anyone that has already started saving for retirement or that needs more information on how to plan.

**\*Social Security Planning**

* In this webinar, Investment Solutions (available through CUSO Financial Services, L.P.) will give important information surrounding Social Security Planning and ways you can prepare for this stage of life. Knowing when is the right time to retire, when to draw, when can you draw the maximum amount of social security is information for anyone that has already started saving for retirement or that needs more information on how to plan.

**\*Retirement Income Planning**

* In this webinar, Investment Solutions (available through CUSO Financial Services, L.P.) will give important information surrounding Retirement Income Planning and ways you can prepare for this stage of life. How much money do you need to save to cover your retirement years? This question and many others will be answered. This event is for anyone that has already started saving for retirement or that needs more information on how to plan.

**Stress-Free Car Buying**

* Getting a car can be overwhelming and stressful with all the decisions to make: new or used; buy or lease; zero percent financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car shopping experience possible, while also making wise financing decisions.

\*Non-deposit investment products and services are offered through CUSO 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. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.