

Financial Workshops

Identity Theft: Who's got your number?

- Tips to minimize risk and protect yourself
- Warning signs that you may be a victim
- What you can do to protect yourself and where to find help

Importance of Long-Term Saving

- Benefits of contributing to your 401k/retirement plan
- Benefits to added savings
- Reducing in financial stress

Keys to Successful Homeownership

- House hunting to making an offer
- Offer was accepted! Now what?!
- The mortgage process

Savings & Spending Plan (Budget 101)

- Identifying Spending Leaks
- Paying off Debt
- Setting short term and long term goals

Debt Management

- Warning signs of too much debt
- How to avoid debt pitfalls
- How to stay out of debt & improve your credit

Columbia CU Investments & Insurance available through CUSO Financial Services, L.P.* can host seminars for your employees. Below are some topics we can provide information about.

Social Security*

- Options on when to take Social Security
- How does SS work with a working spouse?
- How does SS work when either spouse passes away

Medicare in Retirement*

- What does Medicare cover?
- What is a Supplement Medicare plan?
- The cost of HealthCare in Retirement

Financial Planning*

- Learn about the Planning Process
- Basic investment options – Asset Protection to Speculative investing

Long Term Care*

- The cost of Long Term Care
- Protecting your assets from a long term illness
- How Long Term Care works – Types of Coverage

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CUSO Financial"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. **Products offered through CUSO Financial: 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 CUSO Financial. The Credit Union has contracted with CUSO Financial to make non-deposit investment products and services available to credit union members. Atria Wealth Solutions, Inc. ("Atria") is not a Registered Investment Advisor or broker-dealer. Investment products, services and advice are only provided through CUSO Financial, a subsidiary of Atria.