

CLEAR FUTURE™

FINANCIAL

Available through CUSO Financial Services, L.P.

ClearFuture™ Financial, available through CUSO Financial Services, L.P. (CFS)* at 3Rivers, is committed to helping you achieve your financial goals. Whether you're a seasoned investor or taking a look for the first time, our CFS investment representatives provide you with customized financial planning advice and investment services. We allow you to meet your financial needs with one financial partner—one you know and rely on. Even as life events change your personal goals, we're here to help you make the transition so the confidence you have in a secure future never alters.

WE OFFER:

- Financial Planning
- Estate Planning
- Educational Seminars
- Mutual Funds
- Tax-Deferred Annuities
- College Savings Plans
- Custodial Accounts
- 401(k) and Pension Rollovers
- Stocks & Bonds
- U.S. Government Securities
- Life Insurance
- Long-Term Care Insurance
- Disability Income Insurances
- Business Retirement Plans
- Medicare Solutions

To get started, call us at [800.825.3641](tel:800.825.3641) or visit 3riversfcu.org/clearfuture to schedule your complimentary get together with one of our CFS representatives. We'll help you identify your specific goals, your risk preferences, and the time frame you have in mind. Then your dedicated representative will work with you to develop an understandable plan that will help you get there.

* 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. ClearFuture™ Financial is a trade name for the investment & insurance products available at 3Rivers Federal Credit Union.