

In a world with so many financial obligations and options, it's no wonder money management often seems overwhelming. That's why your credit union has partnered with a financial fitness program called BALANCE. Through this partnership, you have access to free and confidential financial counseling services:

### **Toll-free Information Line**

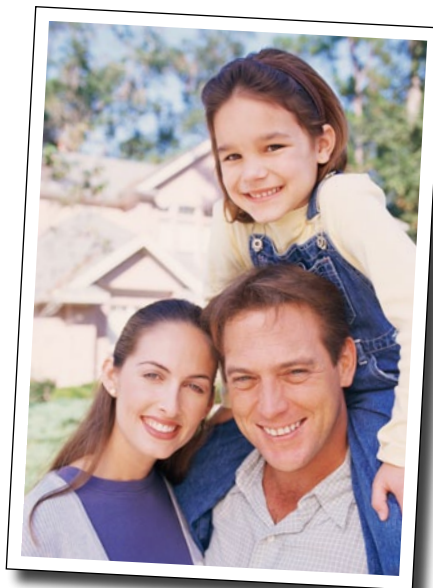
Multilingual InfoLine counselors are available immediately to answer a wide variety of money management and credit questions.

### **Money Management Counseling**

During an hour-long goal-oriented session, your counselor will review your current spending plan and develop a plan of action to help you reach your goals.

### **Credit Report Review**

A credit report specialist will review the information in your credit report as well as credit reporting regulations and guidance for correcting inaccuracies. BALANCE can provide a low-cost copy of the credit report or direct you to acquire one on your own- either at no charge through the Annual Credit Report Request Service, or at a small fee through the credit reporting agencies.



### **Home Purchase Education**

We provide comprehensive pre-purchase housing education ranging from credit scoring education to the necessary savings to help you take the step to homeownership.

### **Identity Theft Solutions**

Your counselor can provide tools and guidance for protecting against identity theft, and for recovery if you've been victimized.

### **Debt Management Plan**

A popular solution for clients who are struggling with debt, we consolidate bill payments in an effort to streamline repayment. Creditors may be willing to lower payments and/or reduce or eliminate interest and fees as a benefit of using the service.

### **Foreclosure Prevention Counseling**

For homeowners struggling with their mortgage payments – or who fear they may be unable to pay in the future – we provide early delinquency intervention counseling to explore the available options and the benefits and consequences of each.

### **Library Of Education Materials**

Our library of education materials and tools is extensive and available to you through our website – [www.balancepro.net](http://www.balancepro.net).

- I'm having trouble paying my bills and I can't get a consolidation loan. What can I do?
- How can I design a realistic budget to achieve my financial goals?
- I just got notice that my wages will be garnished. What can I do?
- What are my options for getting out of debt?
- How can I get a copy of my credit report?
- How can I remove inaccurate information from my credit report?
- What's the difference between a Roth IRA and a traditional IRA?
- I think I may be a victim of identity theft. What should I do?
- I want to buy a home in the next few years. How can I prepare for that?
- What do lenders look at when approving a mortgage loan application?
- I am getting a divorce. Who is responsible for bills and how will this affect my credit?
- My child will be going to college in a few years. How can I plan for it now?



## Contact BALANCE

You can contact a BALANCE counselor by calling 888-456-2227, or get more information online at [www.balancepro.net](http://www.balancepro.net).

