

Protect Your Financial Reputation

AlertMe™ is a consumer credit monitoring tool that can help you stop financial sabotage by providing:



- Daily monitoring of your credit bureau file
- E-mail notification of posted credit activity
- Monthly reassurance notification if no activity has occurred
- Optional online access to credit reports and scores
- Yearly reminder to order a free annual credit report
- Identity theft insurance should you become victimized (available in most states)
- Peace of mind available from your credit union, ask for details



"Always Ready To Serve Since 1956"

309 County Street, P.O. Box 1337
Portsmouth, VA 23705

Local 757.397.1234
Toll-Free 800.659.1850
Fax 757.393.9447

www.guardianfcu.org

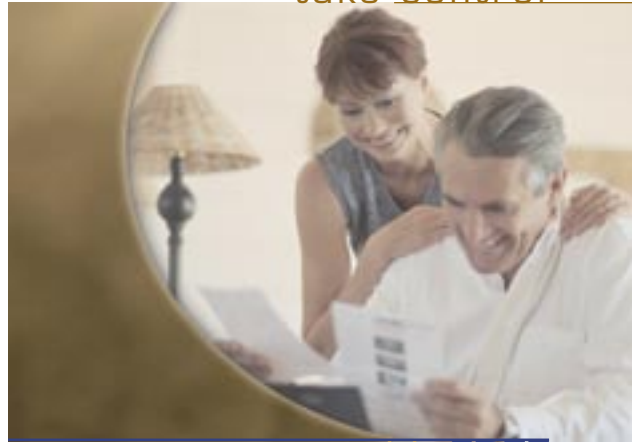


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Financial
Planning
Financial
Education
Debt
Management



Helping you take control



with **FREE**
Financial Guidance
from



"Always Ready To
Serve Since 1956"

COMDTINST 1740.3 APPROVED

Put Your Financial Affairs In Order We're here to help.

At Guardian FCU, our focus is on your financial well-being. We are pleased to be able to offer FREE financial counseling to our members:

- To help you manage your finances
- To maintain a solid credit history
- To plan for the future
- To help you protect your identity

To arrange a confidential appointment with a Guardian FCU financial counselor, call (757) 397-1234 or (800) 659-1850, ext.126.



Financial Planning Money Management

The most commonly asked financial question is, "Where does it all go?" We can help you find the answers, by:

- Analyzing your income and expenses
- Establishing short and long-term goals
- Helping you formulate a personalized spending plan
- Helping you make sound financial decisions

Debt Management

This service can help you avoid bankruptcy and reestablish your valuable credit history, with strategies including:

- Working with creditors toward reduced payments and possible reduced interest rates
- Adjusting your financial priorities and lifestyle
- Referrals to outside agencies when necessary

Consumer Financial Education

SEMINARS AND WORKSHOPS. In an ongoing effort to serve our members' needs, we offer free seminars and workshops covering relevant financial topics. Guardian is

COMDTINST 1740.3 approved as a provider of financial education to the Coast Guard family. Please contact us for more information.

On the internet on www.guardianfcu.org Anytime Advisors. These are virtual coaches that can teach you financial strategies using narratives and interactive sessions. Available coaches include:

- Checking Account
- Credit Management
- ID Theft
- Home Buying
- Used Car Buying
- Couples & Money
- New Car Buying

CUDL AUTOSMART. Smart online auto resources with the latest auto buying tools to help you research the purchase of a new or used vehicle and determine the value of your trade-in.

MORTGAGES. Learn about the mortgage process and/or available mortgage types. You can even apply online.

MEMBERS FINANCIAL NETWORK.

Access the tools you need to organize your financial life. You will find financial workbooks featuring a dozen integrated calculators, as well as checklists and tips and a library of financial articles. Realize your financial goals with solutions tailored to your needs with investment and insurance products offered by CUNA Mutual.

Guardian FCU: Working with you for a bright financial future.

Guardian Federal Credit Union is a not-for-profit, member-owned financial cooperative that offers financial counseling at no cost to it's members and does not accept donations or fair-share contributions from the creditors.