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Wealth Management and Estate Planning

As a member of Empower you have access to our team of Financial Advisors available through our broker-dealer CUSO Financial Services, LP ("CFS")*. In today's market, it's essential to work with a Financial Advisor who can provide insight and guidance based on an understanding of your unique situation.

■ Comprehensive Retirement Planning

- Complimentary, no obligation financial review

■ Investment Services

■ Estate Planning will be offered through an attorney**

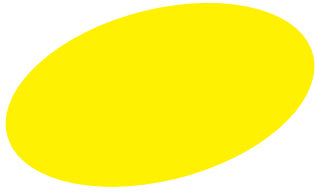
- Who will take care of your finances when you are unable to do so on your own?
- Who will make decisions on your behalf if you are unable to care for yourself?
- Ensure assets reach intended beneficiaries

Interested in learning more?
Contact Peggi Lane at 315.728.5434 to schedule an appointment.

Visit us at www.empowerfcu.com

*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.

**Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock. Mike Corp, Esq. with Hancock & Estabrook is not affiliated with CUSO Financial or Empower Federal Credit Union.



Insurance Coverage Options:

Automobile

Homeowners & Renters

Motorcycle, RV & Boat

Umbrella Liability

Snowmobiles / ATVs

Rental Properties

Commercial

Empower provides access to a full range of insurance products to benefit Empower FCU members and non-members alike. Empower Insurance Services' mission is to ensure that you are provided with objective, timely information to help you make sound insurance decisions.

Contact an agent today!

315.426.5678

empowerfcu.com/insurance

Empower Insurance Services LLC (formerly known as Empower Associated Services Inc.) is affiliated with Empower Federal Credit Union (EFCU). The purchase of insurance from Empower Insurance Services LLC is not required to obtain credit or other services from Empower FCU. Insurance products are not credit union deposits and are not NCUA insured, nor are they obligations of or guaranteed by Empower Federal Credit Union. Not all insurance products are available in all states. Call for availability in your state.

Online & Mobile Banking

Manage your Empower accounts whenever you wish with Online Banking, featuring all of the technology and easy-to-use tools you need to finish tasks quickly.

Save more time, simplify your life, and move on to more important things by using our easy-to-navigate Online Banking. It's the best way to know everything about your account activity.

Our Online Banking brings the latest in terms of technology, customization, features and security.



Some of those benefits are:

Enhanced Security – Login with a Username and Password. Utilize Touch ID to access Empower's smartphone or tablet app. Multi-Factor Authentication further protects your account.

Account History – view up to 2 years of account history.

Account View – access all accounts that our records reflect you are primary and joint on.

Full Customization – use of themes, notifications, and settings.

External Transfer – transfer funds to and from accounts that are held at other financial institutions.

Our online banking app puts managing your accounts at your fingertips 24/7.



- View account balances and history
- Transfer funds between accounts
- Pay bills
- Find an ATM or branch location

Tip For Android: Search "Empower FCU"

Tip For Apple: Search for "Empower Federal Credit Union"