

## State Department Federal Credit Union Topics of Interest

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### Release the Tax Hold on Your Earnings

If you're like the average American, you may be spending more time working to pay your taxes than you'd like. In fact, you could be working four months out of the year just to pay taxes, rather than working to improve your quality of life.

Don't let taxes take hold of your hard-earned income! With tax-advantaged investing, you could watch your tax bill decrease, freeing up more of your earnings to spend the way you choose.

Taxes may be inevitable, but if you're equipped with the right strategy, your earnings can reach higher ground. The financial representative available through your credit union can provide the right gear to help minimize the effects of taxes, allowing you to hold on to more of your hard-earned income<sup>1</sup>.

For more information or to schedule your no cost, no obligation appointment please call toll free 866.CUSERVE or visit [www.cuserve.org](http://www.cuserve.org).

<sup>1</sup>*You may also wish to consult your tax professional regarding your individual circumstances. Registered representatives of and investments offered through Financial Network Investment Corporation. Member SIPC. Program made available through UniTrust Financial Services located at 4875 Eisenhower Ave, Alexandria, VA 22304. UniTrust Financial/Credit Union and Financial Network are not affiliated. Investments are NOT NCUA/NCUSIF INSURED, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NO CREDIT UNION GUARANTEE, MAY LOSE VALUE.*