



Retirement, Investments & Insurance

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INVESTMENT INSIGHTS

DECEMBER 2016

Introducing Corby Smith, CRCU VP and CFS^ Financial Advisor



As the holiday season quickly arrives and the year comes to an end, in this issue of *Investment Insights* we reflect on the many ways that Community Resource Credit Union is here for you, our members. They range from steps to take when you are ready to invest, to the benefits of a mobile wallet. We also look into some tips for surviving market volatility

as we approach a new year, plus the benefits of giving back.

At this time I would like to introduce myself as your new Vice President at CRCU and CFS^ Financial Advisor.

My name is Travis Corbin "Corby" Smith. I am a native of Deer Park, Texas. I attended the University of Houston as a Dean's list graduate in the Class of 1991. I come to serve you with 16 years of experience ranging from a Regional Vice-President for Primerica Financial Services and Financial Advisor for CUNA in Deer Park. I am very excited to help build successful and fulfilling relationships with all of you, our esteemed members.

As always, we at Community Resource Credit Union are committed to supporting you through all financial climates with skilled, knowledgeable guidance. We are happy to answer any questions you may have on financial planning or investments. Contact a CFS^ Financial Advisor today at **281.422.3611, ext. 1135**, go online **crcu.org** or come in and see us at one of our branches.

Sincerely,

Corby Smith
Vice President
Community Resource Credit Union
Financial Advisor
CUSO Financial Services, L.P. (Member FINRA/SIPC)
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^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.



READY TO INVEST? CONSIDER THESE 4 STEPS

Just as you need a solid foundation to build a strong home, you'll want to create an investment strategy in much the same way — using the four pillars of investing to help build your portfolio. You can rely on the following rules to help keep you on track toward creating a potentially robust portfolio.

1 Choose an asset allocation: Once you're ready to invest, think about where to put your money and how much you want to allocate across several types of assets, including stocks, bonds, cash equivalents and perhaps others. Spreading your money among different types of investments can help you balance risk and reward and avoid the impacts of rising inflation.

continued on back page ...

4 BENEFITS OF A MOBILE WALLET



Maybe it's new to you. Maybe the woman in front of you at the coffee shop used one. Maybe you're leading the trend. Whether it's Apple Pay™, Android Pay or another mobile wallet, app-based payment methods are here to stay. And for good reason! Using a near-field communication (NFC) chip in your smartphone, mobile wallets offer many advantages over traditional payment methods, including:

1 Extra layers of security. Mobile wallets encrypt your credit card information and many use a payment code entirely separate from your credit card number for making payments. In addition, you're in control of your device at all times, and some even require a fingerprint scan when paying. These added protections can help to minimize the risk of card fraud.

2 Loyalty program tracking. In addition to storing card information, most mobile wallets can also store your favorite loyalty cards, allowing you to continue earning points and score special deals. Forgetting your punch card can be a thing of the past.

3 Easy money management. While online account management has made budgeting easier, with multiple cards and accounts it can be difficult to keep track of spending. Most mobile payment apps allow you to easily see recent spending on all your connected cards, saving you time and the headache of logging in to multiple websites.

4 Increased payment speed. Without the need to search through your wallet for the right card, paying can be faster than ever. Some merchants even allow you to skip the line entirely when using a mobile wallet app to pay for items you've ordered online or from your phone.

HELPING YOU PREPARE FOR YOUR FINANCIAL FUTURE

Community Resource Credit Union offers credit and debit card options that are compatible with the latest mobile wallet systems. To learn more about our credit and debit cards visit crcu.org or call 281.422.3611, ext. 1135.

Tips for surviving market volatility

Stock market downturns happen. The good news is they are usually followed by a recovery — but that knowledge probably won't help you sleep any better at night. Stock market ups and downs can be a bumpy ride for even the most seasoned and strong-stomached investors, but it's possible to weather the storm by falling back on some basic investing principles.

Below are four tips for surviving stock market volatility and, hopefully, sleeping better at night.

1 | KEEP A COOL HEAD. Easier said than done, right? Abruptly pulling out of the market or drastically changing your course based on short-term fluctuations can prove costly, as markets tend to rebound after volatile periods. However, if you find you worry too much over the dips and dives of the market, you may want to re-evaluate your investment strategy and devise a plan that better matches your risk tolerance.

2 | DIVERSIFY YOUR PORTFOLIO.* Diversifying your assets won't guarantee you solid gains and no losses, but it may help manage risk and limits the negative impact of a volatile market. First, make sure your assets are allocated in a variety of asset classes, including stocks, bonds, cash, real estate, etc. Then, diversify your assets within those categories. For example, you may want to divide your stock investments among large-cap, mid-cap and small-cap stocks.

3 | STAY THE COURSE. Whatever your course may be, as long as you have a solid investment plan that you're comfortable with, don't make rash changes or try to time the market. Continue investing a set amount every week or month.** Focus on creating and maintaining a solid investment plan that meets your long-term goals. To help ease the pressure of managing your investments during a difficult market, you may want to enlist the help of a professional.

4 | SILENCE THE TALKING HEADS. This may mean turning off the news, ignoring your Uncle Willy's unsolicited stock tips and tuning out the online chatter. Anyone who tells you they know exactly what the market is going to do should probably be ignored, and that includes the so-called "experts" on your TV or computer screen.

Finally, perhaps the best advice to be given on how to handle stock market volatility is to ask for help when you need it. At the very least, it will give you confidence that you are on a track that's right for you. Contact a CFS[®] investment professional at Community Resource Credit Union today.

* Diversification cannot guarantee a profit or protect against loss in a declining market.

** Dollar-cost averaging (systematic investing) cannot guarantee a profit or protect against loss in a declining market. You should consider your ability to continue investing during periods of low price levels.

4



BUSINESS BENEFITS OF GIVING BACK

If you're operating a small or mid-size business, developing a corporate giving program may seem like an expense you can't afford. But paying it forward pays back — in addition to the many intangible benefits of giving your time, money or resources, you'll find several business benefits beyond potential tax deductions. Here are four benefits of integrating charitable giving into your organization's growth strategy:

1 New customer acquisition. Not only does giving back help your community, you might gain new (and loyal) customers, too. In a recent study, 40 percent of millennials said a brand's social responsibility is important to them when choosing where to shop.*

! ACTION ITEM: Work with your marketing team to identify opportunities for media coverage and promotions related to your philanthropy program.

2 Increased employee engagement. Recruiting and retaining top-performing talent is a priority in all thriving organizations. Involving employees in charitable giving efforts can help boost productivity, provide a sense of pride and inspire loyalty. In an employee engagement survey, 74 percent of employees said their job is more fulfilling when it provides opportunities to impact social and environmental issues, and 70 percent would be more loyal to a company that helps them contribute to these causes.**

! ACTION ITEM: Provide your employees with multiple participation options, such as organized days of service, matching contributions for individual donations or in-office collection drives.

3 Enhanced service and operating area. Efforts to improve the community you serve help make it a better place to live and work for your employees, customers and prospective clientele. The key is supporting causes that relate to your business goals.

! ACTION ITEM: Identify causes that benefit your service area and tie into corporate initiatives and overall mission.

4 Networking opportunities. Working with nonprofits and local business leaders can help you create powerful partnerships and fruitful business relationships with like-minded contacts. Having a common goal also creates an easy way to maintain those new relationships.

! ACTION ITEM: Reach out to other business leaders who are supporting the same or similar causes to see how you might be able to work together.

For more advice and information to help grow your business, visit crcu.org

* Source: Moosylvania.com, Millennials 2015: Favorite Brands Ranking Report.

** Source: Cone Communications, Employee Engagement Survey



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INSIDE

Introducing Corby Smith, CRCU
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Ready to Invest? Consider
These 4 Steps

4 Benefits of a Mobile Wallet

Tips for surviving market volatility

4 Business Benefits of Giving Back

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... continued from front page

2 Rebalance: Check your portfolio every year to make sure the amounts you allocated in each category are still meeting your investment goals. You may have to buy or sell to keep your assets in line with your original targets. For example, let's say you started out with 60 percent in stocks and 40 percent in bonds. If at the end of the year, the stocks have outperformed the bonds, you may want to sell some stock investments and/or invest more in bonds to maintain your 60/40 split.

3 Use dollar-cost averaging:* This investing strategy is another way to help manage risk. You can't predict how the market will perform, but when you regularly invest a set amount of money, you won't have to worry if you bought too high or missed an opportunity to buy low. You'll buy more shares when the price is down and fewer when the price is high. As prices fluctuate over time, you may end up spending less on the average share price.

4 Keep costs down: Every investor, whether a novice or seasoned veteran, needs to be mindful of how much it costs them to invest. Do your homework by reading an investment's prospectus, fact sheet or profile, and compare that investment to other available options. Investments with low fees can keep more of your money working for you.

Before you get started, be sure to set aside three to six months' worth of living expenses as an emergency fund. And remember, you don't have to go it alone. The CFS[^] investment professionals at Community Resource Credit Union can provide information and answer any questions. Schedule an appointment today. Call **281.422.3611, ext. 1135** or visit **crcu.org**.

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