the <u>COMPASS</u>

COMMITTED TO HELPING MEMBERS SUCCESSFULLY NAVIGATE THEIR FINANCIAL JOURNEY



How secure are you at 30,000 feet up?

Everybody loves a vacation, but some people don't like flying. If you're worried about turbulence, don't let it hold you back from flying to faraway places. Experts say turbulence is normal. It's a common part of flying every day. Even when turbulence is most severe, it's rarely dangerous. Planes are built to withstand severe turbulence for long periods of time.

Here are a few facts that might help you book your next flight:

- Fly the largest jet possible. You'll feel fewer bumps.
- Avoid turbulence by booking an early morning flight when the air is smoother.
- Book a seat near the center of the plane, over the wings, or toward the front of the aircraft. These areas are more stable.
- Book winter flights with more southerly routes to avoid inclement weather.
- Pilots are highly-skilled and highly trained for all types of weather.

Don't let fear hold you back from missing out on the vacation of a lifetime. When you're ready to plan your trip, use our Visa Platinum Preferred credit card for a low fixed rate and earn valuable reward points to keep you flying.

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Save Time and Money

BIG thanks to Patricia at the branch and Lupe, our partner at Autoland, for helping our member find the car she had been looking for! When it's time to replace your car, Autoland will connect you with a personal consultant who can help you select the perfect vehicle that fits your needs.

Complimentary Auto Buying Service

If you're looking for a new or pre-owned vehicle, try our concierge service for the best car buying experience ever. Experience Autoland and avoid spending countless hours going from dealer to dealer and haggling over price.

Your personal Autoland consultant will find the exact car you're looking for, obtain the best price, and secure all rebates and incentives. If you have a trade-in, they'll take care of that too.

The process is simple.

- Connect with Pasadena FCU online, by phone, or in person.
- · Let Autoland do the rest saving you time, money, and stress.
- Choose delivery at your credit union, home, or office.

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No Fee Checking and a debit card for late night pizza runs

Don't pay fees to use your hard-earned money. Life is complicated enough, your checking account shouldn't be.

If you are looking for a simple account without monthly fees or minimum balance requirements, get your money into a Convenience Checking account.

You can easily manage your funds with a highly-innovative mobile banking app that lets you manage your money on the go; and saves you time with remote check deposit. Life can be simple.



We recently attended ArtCenter College of Design's Art & Wellness Walk/ Expo. It was so much fun speaking with staff and students who wanted to learn more about financial wellness and planning. Thank you so much to everyone who stopped by and met with Patrick Infante, CFS Financial Advisor, and Veronica Reigelman, Branch Manager at Pasadena FCU!

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Financial Planning

Introducing your Financial Advisor

Pasadena FCU is committed to providing the best services to our valued members and bringing the most talented people to work with you. We would like to introduce you to our newest CFS Financial Advisor, Patrick Infante.

Patrick has been in financial services for over 25 years. His goal is to better understand your individual needs and to align you with the best financial vehicles to help you meet your longterm financial goals. He'll develop a plan that's right for you and continue to work with you in the coming years to monitor your plan and make adjustments as needed.

Let us help you in planning a solid future for your family with our retirement, financial, education, and insurance planning options. Schedule a no-cost, no-obligation appointment with Patrick today.



Patrick Infante Financial Advisor CUSO Financial Services, L.P. Pasadena Federal Credit Union Direct: 310-210-4682 Email: Patrick.infante@cusonet.com



Retirement & Investment Services Available through CUSO Financial Servicves L.P.

*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 RepresentaMves are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.

