



Educational Seminars

Tech CU offers a variety of complimentary seminars designed to help your employees achieve their life-long financial objectives.

Tech CU Wealth Management

401k Planning/Rollovers—Estate Conservation—Financial Management—Smart Investing Principals
Effective Strategies for Tax Reduction---The New Retirement: Five Things to Do Today

Tech CU Mortgage

How to Buy a Home in a Changing Market-- Short-sale/Foreclosure—First-time Home Buying

Tech CU Fraud Management

ID Theft--Fraud Awareness

Contact Member Outreach Consultant, Christina Ross, to arrange a seminar today!

cross@techcu.com (408) 590-4555

See brief descriptions on other side.

WEALTH MANAGEMENT SEMINARS

401k Rollovers

Assuring appropriate allocations within your 401(k) and transferring the corporate 401(k) assets into a rollover IRA after you leave a company can be daunting. Learn how you can review your investments to ensure that they match your risk profile and time horizon, ensure a seamless transfer, and avoid potential tax implications.

Estate Conservation

It's a myth that only the very wealthy need to be concerned about estate planning—your estate includes everything that you own. Asset protection from estate taxes and probate are some key objectives of estate planning. Learn how a properly prepared estate plan will ensure an orderly transfer of property to your heirs or charity.

Financial Management

Prepare for the future! Learn about the key elements of financial planning from identifying your near, mid, and long-term goals, to developing a tax-advantaged financial guide to help you realize these objectives, ways to make your money work smarter and harder for you, the true cost of credit card debt and three critical components of a sound investment plan.

Effective Strategies for Tax Reduction

Learn how to create an effective strategy to reduce taxes and save money. This seminar will explore tax-exempt alternatives that offer income not taxable by the federal government, alternative means of deferring taxes on income until either maturity or withdrawal, as well as tax-advantaged alternatives that can shelter a portion of your investment income.

The New Retirement

New retirement savings strategies are needed for today's uncertain financial climate. There are some key things that you can do to take control of your financial future right now. Learn how your investing personality can affect your financial decisions, how you can begin investing for the long term, and methods for choosing an appropriate asset allocation for your portfolio.

MORTGAGE SEMINARS:

How to Buy a Home in Today's Market

Understand issues facing buyers and sellers in the current real estate environment. Learn how to manage the property search and financing process -- and move toward your goal of home ownership.

Short Sales / Foreclosure

Buying a home listed as a short sale or foreclosure presents numerous challenges, requiring additional knowledge and patience. Become familiar with the difference between a short sale and foreclosure, learn how to determine if a home is fairly valued, and learn how to present a winning offer to the seller/lender.

First-time Home Buying

This seminar is designed to help educate first-time home-buyers on the benefits and pitfalls of home-ownership. Become more familiar with the mortgage loan process and what to look for on a standard purchase contract. Learn the importance of choosing an experienced and professional real estate agent.

FRAUD MANAGEMENT SEMINARS:

Identity Theft

Identity Theft (ID Theft) is the fastest growing crime in America today. Learn how it occurs, strategies to mitigate and prevent it, and what to do if you find yourself a victim of ID Theft.

Fraud Awareness (Consumer and Business versions)

Financial fraud is a lucrative business for some of today's criminals. Learn some of the current schemes that fraudsters are using, as well as prevention/mitigation strategies for consumers and businesses.