


Financial
 Services Center

Retirement. Insurance. Investments.

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Financial *focus*

Building Financial Strength
 for Your Everyday Life
 ... Together

Change happens

Change has been around since the dawn of time. A Greek philosopher, Heraclitus, is known for saying, **“There is nothing permanent except change.”** The Financial Services Center is not immune to this truth.

Jason R Muench

Jason R. Muench, CRPC®
 CERTIFIED FINANCIAL PLANNER™ Professional



Change in FSC personnel

A chain of events is in motion in your Financial Services Center.

» **Christine Zimmerman** has accepted a position as a Team Teller Leader in the Sheboygan North office. Her knowledge, experience, and friendly service will be missed in our department. She'll still be working at UnitedOne, but on the credit union side. We appreciate her many years dedicated to the success of the FSC and wish her well.



» **Rob Reindl** will be gradually stepping into the FSC position once his replacement is found. Rob has been with UnitedOne for 13 years, serving as a Mortgage Specialist the last nine. Joining the FSC helps him in pursuing his lifelong interest in financial planning. He looks forward to joining the FSC in a service role at this time.



Our expectation is that by **November 1st**, both Christine and Rob will be transitioned completely into their new positions. Continue to reach us at 920-652-2570 or FSC@UnitedOne.org. Expect that at times you may start hearing Rob at the other end of that call. More information will be forthcoming on this transition as plans progress.





What's Your Service Level Expectation?

We're looking to understand what level of service YOU would like. In order to meet your expectations, **please email or call us to indicate which service expectation you have.**

1. Access to Products-

People that simply want access to products offered by a financial services firm like CUNA Brokerage Services, Inc. You know what you want, then check with the FSC to see if it's something we can get for you. We then service the product. **You'll call us** when you need something.

2. Product Coordination-

People that want some direction on product coordination to meet a need (like retirement planning). You're comfortable doing a change of agent on products you already own so they can be serviced through the FSC. You may then acquire additional appropriate products to meet specific needs. Touching base **every year or two** is sufficient, more often during life changes.

3. Partnership with a Plan-

People that want to partner with us in making a plan, take the time to meet for regular reviews, and may be willing to pay something on a regular basis to maintain plan allocations. Here we utilize planning software and need to designate appropriate time and assets to justify the potential additional ongoing expenses. Our goal is to **meet at least annually** to review things in your life and in your financial plan.

Call or email the FSC to indicate your service expectation. We are also including a service level slip in birthday cards through the year and in this newsletter. At the end of the year, if nothing's been heard from you, Jason will be assigning the level he believes you appear to be expecting.

What's Your Money For?

The answer to that question helps us determine where your money should be. Reviewing changes in your life or changes in your future plans helps us to be sure we're **making appropriate adjustments to where your money is now**. Before fall and holiday activities begin, it may be a good time to set a review appointment. We can be reached at 920-652-2570 or FSC@UnitedOne.org.



Jason R. Muench

CERTIFIED FINANCIAL PLANNER™ Professional, CRPC®

Christine Zimmerman

Program Sales Assistant

The Financial Services Center located at UnitedOne Credit Union is here to help you make important financial decisions.

Contact Jason Muench or Christine Zimmerman for information regarding your account, or to schedule an appointment with Jason.

920-652-2570 or 920-694-3907

FSC@UnitedOne.org



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