





MOUNTAIN AMERICA
CREDIT UNION

- 85 Branches across 5 Western U.S. States (UT, AZ, ID, NM, NV)
- 625,000 members
- \$5.5 Billion in assets
- \$850 Million in Wealth Management Assets



How Does Wealth Management Help Advance the Goals of the Credit Union?

CU Goal	Wealth Management Support
Provide Exceptional Member Service	One Stop Shop Regular Member Surveys Additional Point of Contact Service at all Net Worth Levels
Save Members Money	Lower fees on Account Management
Generate Non Investment Income	Consistent, Recurring Income Low Correlation to CU Income
Community Involvement	Educational Events Social Security Seminars Retirement Seminars



Most People Have 6 Financial Needs Throughout Their Lives

Financial Need	Credit Union Product	Wealth Management Product
1. Cash Management	Checking and Savings	
2. Credit Needs	Loans	
3. Asset Growth for the Future	Term Deposits, Money Market	Stocks, Bonds, Annuities, Real Estate
4. Income Generation (often to fund retirement)	Term Deposits	Stock Dividends, Income Annuities, Social Security
5. Protection (Insurance)	Credit Insurance Products	Life Insurance, Business Insurance
6. Next Generation (Legacy)		Wealth Transfer Products, Estate Planning

