INVESTMENT SERVICES

Securities offered through CUSO Financial Services, L.P.
(Member FINRA/SIPC)

The premium choice for investing

TBA Investment Services.
available through CUSO Financial Services, L.P.*

For your investments
For a better life

TBA Credit Union contracts with CUSO Financial Services, L.P. (CFS) to provide you with investment tools, products and services.

Our CFS financial advisor, Andrew Maniaci, has more than 14 years experience in retirement planning, portfolio management for growth and income, financial consulting, college saving, and generating income from investments in retirement. Andrew is here to assist you in all life stages, whether you are just starting out as an investor, are planning for retirement or you want to protect your accumulated wealth for your heirs.

Due diligence is exercised on the products you choose for your portfolio to help determine if they meet your needs, risk tolerance and portfolio objectives.

Current financial position & investment goals:

Investment recommendations should be based on a broad understanding of your current situation and future goals as well as your personal risk tolerance.

Portfolio products that fit your life

CFS is a full-service broker dealer and a Registered Investment Advisor offering a broad array of investment, advisory and insurance products and services.

Andrew works with the nation's leading mutual fund, annuity and insurance companies and can help you manage your 401(k), college savings, wealth transfer strategies and more.

CFS offers access to many investment and insurance product options, including:

- **Retirement Accounts**
- **Stocks and bonds**
- **Professionally managed accounts**
- **Annuities**
- **Life Insurance and long-term care**

Are you a business owner?

Andrew can provide products and services tailored to help meet your needs as well, including:

- **401(k) Retirement Plans**
- **SIMPLE and SEP IRA Accounts**
- **Key person insurance**
- **Buy-sell agreements**
- **Company-owned life insurance (COLI)**

Whether you have one employee or 1,000, Andrew can help.

Portfolio diversification:

It's important to build a portfolio that can protect you from the unexpected. Andrew will review your portfolio and help you make sure your investments are well diversified.

Technology at your fingertips

In addition to investment and insurance products, the following are available from CFS and TBACU to help you access your investment information and track your success.

My Portfolio View

TBACU integrates client investment information into its online banking platform so members can view the status of their personal investments alongside their checking, savings, credit card and loan accounts in their online account all day, every day.

Financial Management Center

See where you stand in relation to your investment objectives: Retirement, college savings, inheritance, changing jobs and IRA operations.

Visit: tbacu.com

Long-term investment strategy:

Staying disciplined and committed can be difficult. Andrew will help you assess your financial objectives, address any concerns you may have and make adjustments when necessary.

TBA

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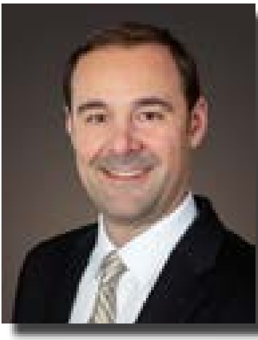

Hi, I'm Andrew Maniaci. Let's talk!

Phone: 231.946.8794

Email: andrewm@tbais.com

Contact Andrew today to schedule an initial no-cost, no-obligation review of your current financial situation.

How CFS Supports your Advisor:

Research:

CFS and its advisors have access to the leading research and portfolio management tools, including Morningstar, S&P and Albridge.

Technology:

CFS' proprietary web-based data management system, Unio, allows your advisor to manage all of your profile, portfolio and planning information in a secure online environment. With Unio, your investment representative is more efficient and more effective.

Training:

CFS provides its investment representatives with virtual and in-person training on the latest financial trends, available products, compliance requirements and technology enhancements that help them provide investment recommendations that are appropriate for your situation.

A Company You Can Count On

CFS is a full-service broker dealer (member, FINRA/SIPC), Registered Investment Advisor and insurance agency. To offer investment products and account flexibility, CFS brokerage account assets are held and cleared through Pershing, LLC, a BNY Mellon company with over $831 billion in custody. Pershing is the industry's largest global clearing services provider, offering experience built over seven decades of serving financial organizations of every size and business model. In addition, Pershing, LLC is a member of the Securities Investor Protection Corporation (SIPC*). Securities in your Pershing account are protected up to $500,000. For details, please see SIPC.org. Pershing also provides supplemental coverage from Lloya's of London, in conjunction with other insurers.

Please see Pershing.com for more details on supplemental coverage.

No conflicts:

The needs-focused philosophy of CFS is supported by the fact that they offer no proprietary products. CFS investment representatives have no vested interest in promoting a particular product line and are not limited to a particular family of products. Your investment representative's investment recommendations will be based on your best interests with no biases.

For more information on CFS, check out brokercheck.finra.org or SEC.gov.