



business advisor

3rd Quarter 2009



discover what Veridian can do for you

It is no secret that employees who are financially secure are more productive on the job. You may utilize your partnership with Veridian Credit Union® to increase your employees' financial standing and satisfaction.

Here are some free financial education services Veridian can provide to your employees:

- **On-site visits** – Veridian will visit with your employees to answer financial questions, open accounts and accept loan applications.
- **Educational workshops** – A business development coordinator from Veridian will stop by and speak on any financial concerns or subjects of interest to your employees. Veridian has a long list of workshop topics, including budgeting, identity theft, establishing/re-establishing credit and financial planning.
- **Fairs/orientations** – Veridian is pleased to participate in your health/benefit fair or employee orientation by speaking about the financial component of your employee benefits package.

All of the services above are free benefits you can offer to your employees. In challenging economic times, it is more important than ever to take advantage of no-cost methods to increase your employees' productivity and satisfaction. Contact your business development coordinator today to schedule a visit.

CHLC, Cedar Falls
Urban Dreams, Des Moines
Sheraton, West Des Moines
Haws Enterprises, Inc., Ankeny
Quality Automation and Graphics, Ankeny
Chrysalis, Des Moines
The Family Care Clinic PC, Decorah
BioLife, Coralville
Willy Woodburn's Café, Cedar Rapids
Rentown, Waterloo
J&A Printing, Hiawatha
Iowa Valley Habitat for Humanity®, Iowa City
Graceland Terrace Condo Association, Waterloo
TigeraCat Rescues, Waterloo
Matt Haak Insurance and Financial Services, Waterloo
Homestead House, Waterloo
Employee and Family Resources, Des Moines
To The Rescue, Cedar Rapids
Express Employment Professionals, Cedar Falls
Remedy Intelligent Staffing, West Des Moines
The Color Company, Cedar Falls
KXEL Broadcasting, Inc., Waterloo
HyPro Inc, Cedar Falls
SOS Sales Help, Cedar Rapids
Farmers Insurance, Des Moines
Trilogy Solutions, Inc., Urbandale

welcome to the family

help with your budget

Encourage your employees to utilize Veridian's free financial resources, including BALANCESM, a program that offers free financial counseling.

Find out more by typing BALANCE into the Site Search bar on Veridian's Web site or by calling BALANCE toll-free at (888) 456-2227.

BALANCESM
FINANCIAL FITNESS PROGRAM

rely on the professionals at FCT

Do you have questions about trusts, investments or retirement benefits? Allow Veridian to introduce you to the professionals at First Community Trust (FCT).

FCT offers products and services that are tailored to the needs of Veridian members, partners in business and their employees.



- **Retirement plans** – FCT will design and administer qualified business plans, such as a 401(k), with expertise you can trust.
- **Investment management** – FCT can assist with investment decisions and track the progress as you strive to reach your financial goals.
- **Workshops for employees** – Take advantage of FCT's free workshops on a variety of topics.

Contact Vice President Julie Ames at (800) 235-3228 to learn how FCT can assist you.

consider ME&V for 'electrifying' results

ME&V became a business partner of Veridian's in 2009. Located at 6711 Chancellor Dr. in Cedar Falls, the company was founded in 1996 and currently has 45 employees. It provides businesses a variety of services, including advertising and consulting, advising on fund-raising, and healthcare and non-profit marketing.



ME&V's mission is to be a "high-voltage, creative company." Its staff pledges to be in tune with "watts" happening in your industry. It also promises to plug companies like yours into effective marketing, advertising, public relations and fund-raising programs that connect businesses with clients/customers for "electrifying" results.

Kathy Schreiner is the Veridian ambassador for ME&V. Veridian conducts workshops for ME&V staff, providing financial education and information about our financial services. Kathy enjoys being a Veridian business partner because of the "prompt, accurate and friendly service" the credit union provides.

Thank you, ME&V, for being a valued business partner.

Visit ME&V online at www.meandv.com or call (319) 268-9151.

spotlight

news bits



pay on a different day?

Your company's payday may need to change during the Thanksgiving holiday. Check with your payroll processor to see how the upcoming holiday affects when you will receive your paycheck.

upcoming holiday hours

November 26 - Thanksgiving Day
All Veridian branches will be closed for the day.

business development coordinators

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