If memories of the Great Recession are keeping you out of the stock market, you should attend our complimentary Time to Take Stock seminar to learn about:

- Emotional biases that may adversely affect financial decisions
- Positive trends in the US and global economies that investors may have overlooked
- Strategies to help individuals re-enter the market at a comfortable pace

Come to our complimentary one-hour presentation.

**Hosted by:** Howard Wess, Registered Representative, CUSO Financial Services, L.P.*

**Date:** Tuesday, May 17, 2016  
**Time:** 10:00 a.m. presenter: Bobby Gonzalez,  
Vice President, Senior Advisor Consultant  
Franklin Templeton Distributors, Inc.  

6:00 p.m. presenter: Howard Wess,  
Registered Representative, CUSO Financial Services, L.P.*  
at F&A Federal Credit Union

**Location:** F&A Federal Credit Union  
2625 Corporate Place, Monterey Park, CA 91754

**RSVP:** By May 13, 2016.  
Attendance is limited. Please reserve your seat by contacting  
Olivia Ortiz at 800-222-1226 ext. 5212 or email at ortizo@fafcu.org.

*Light refreshments will be served.*