

# Empowering

VOLUME 15

# You



MOUNTAIN AMERICA  
CREDIT UNION

*Women's*  
Financial Services Network™

••• Educating Women to Make Informed, Intelligent Financial Decisions. •••

## *An Affordable Health Care Solution — HSAs*

Everyone knows that health care is expensive. *Really* expensive. But you might not know that premiums for employer-sponsored health insurance have been rising four times faster than workers' earnings since 1999, according to the Kaiser Family Foundation and the Health Research and Educational Trust.

The recession isn't helping matters. A recent poll by benefits company Mercer shows that nearly half of employers will shift some health care costs on to employees by 2010. This leaves

*Continued inside*

## **MATRIMONEY — THE NEW WEDDING TRADITION**

### **Something Old**

Weddings are filled with dozens of traditions—from the ring exchange and white bridal dress, to throwing rice and tying tin cans to the back of the couple's car. But one of the most ancient customs is centered on the wedding month.

Traditionally, June has been known as the most popular month to get married. The reasons for this date back



*Continued inside*

### **IN THIS VOLUME:**

*Financial fitness is never more important than during tough economic times. You need to feel assured that you're getting the most out of your money—whether it's going toward health care or wedding gifts. You also want to be in a position to get a loan should you need extra cash.*

*In this volume, we'll show you how to start getting your finances in shape.*

**HSAs • Continued from page 1**

many workers looking for new ways to pay for medical coverage.

One way many people cut costs is by reducing their coverage amounts. With this approach, their premiums are lower, but they're also leaving themselves open to

big risks in the event of a major illness or accident. They could be stuck paying huge expenses even though they're insured.

A better way to lower your premiums is to buy a high deductible health insurance policy and pair it with a Health Savings Account (HSA). Having a



high-deductible plan means you may have to pay \$1,150 or more out of pocket before insurance coverage kicks in, but you'll protect yourself in case of catastrophic costs.

For those medical expenses not covered by your insurance plan, you can use an HSA from Mountain America Credit Union. With this account in place, you're able to:

- Use the funds tax-free for qualified medical expenses.
- Make tax-deductible contributions (up to \$3,000 for single coverage or \$5,950 for family coverage in 2009).

**MatriMoney • Continued from page 1**

to the early Romans and their belief that Juno, the goddess of marriage, would bless couples with prosperity and happiness if they married during her month.

There are also practical reasons. With June weddings, the bride was more likely to have her first child the following spring, giving her ample time to recover before the fall harvest.

**Something New**

One modern development is the tradition of bridal registries.

This practice was first instituted by Marshall Field's Department Store in 1924, and Target Stores introduced an electronic self-service gift registry in 1993.

Both versions allowed couples to indicate which gifts they'd like from that particular store.

More recently, Mountain America Credit Union's *MatriMoney* has taken wedding registries to a new level. *MatriMoney* works like other online registries, but instead of limiting your gift selection to just one store, now you can

- Keep unused funds from year to year.
- Take the HSA with you if you change jobs.
- Allow anyone, including your employer, to make contributions.
- Withdraw funds virtually anywhere, anytime, using your Mountain America HSA Visa® Debit Card.

To make sure that you're getting the best health care coverage at an affordable price, consider combining your high deductible plan with an HSA from Mountain America Credit Union. You can open your HSA at any Mountain America branch or call us toll-free at 1-800-748-4302. *W*

receive "cash gifts." These gifts are accessed with a Mountain America *MatriMoney* Visa® Debit card and can be used practically anywhere, so now you have more shopping flexibility. It's just another way to make your special day go as smoothly as possible.

Get the gifts you want. Open your *MatriMoney* registry today at your nearest Mountain America branch. For more information, call 1-800-748-4302 or visit [www.macu.com](http://www.macu.com). *W*

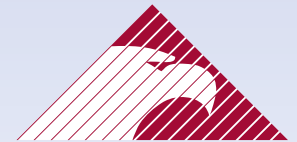
**SIX SECRETS TO IMPROVING YOUR CREDIT SCORE**

If you've applied for a loan recently, you've probably felt the effects of the ongoing credit crunch. According to a Federal Reserve survey, nearly 60% of domestic banks tightened lending standards on credit cards during the first quarter of 2009 and about 50% tightened standards on other consumer loans (The April 2009 Senior Loan Officer Opinion Survey on Bank Lending Practices).

These tougher restrictions mean consumers end up with a higher interest rate or are even denied credit.

Give yourself the best chances of being approved by making sure your credit score is up to

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