

OnTrack: A New Budgeting Resource For You

As part of *Tongass Federal Credit Union's* commitment to helping you realize your financial goals, we are pleased to announce your newest benefit of membership: OnTrack, an online tool that helps you create a budget and a spending plan, at www.balancepro.net/OnTrack.

OnTrack takes the terror – or at least the guesswork – out of knowing exactly how much money is coming in and going out. In this self-guided module, you will create a realistic budget, and will find tools for tracking expenses, tips for taking control of your personal finances, direction on reducing debt, and information specific to challenges you might be currently facing.

OnTrack is designed to be anonymous, but you may choose to have a counselor contact you for unbiased money management information and financial counseling once you've completed it. All you have to do is fill out your information at the end of the program or make a toll-free phone call to our partner, BALANCE, at 888-456-2227. A certified financial counselor can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment– giving you the personal attention you need to meet your objectives. If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan in which your creditors may reduce interest and fees so you can pay your debt quickly and efficiently.

We recognize that money concerns have a serious effect on our quality of life. Now, via the web www.balancepro.net or via phone 888-456-2227, financial education is available to you free of charge as a benefit of your membership in *Tongass Federal Credit Union*.