

IMPACT

STATE OF THE PRACTICE



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Julie R. Bates

AIF®, CFP®, CAP®
Managing Director

Dear Valued Clients,

As we welcome a new year, I am excited to share 2025 IMPACT with you. This edition focuses on a topic close to our hearts—legacy planning.

The topic of legacy has taken on a profoundly personal meaning in recent years. In 2021, I experienced the loss of my father—an event that reshaped my perspective on life and legacy. A new chapter followed when my mom, brother and his family all relocated to Georgia, bringing us closer than we have been in decades. These experiences of unexpected loss and reunification have redefined what family means to me and underscored the importance of celebrating our shared history and values.

At Delta Community Retirement & Investment Services, we understand that your legacy reflects your life's journey—the values you uphold, the wisdom you gain and your dreams for future generations. From strategies for tax-efficient wealth transfers to involving the next generation in the conversation, we are here to guide you through every step of the process.

As you read this year's edition, I encourage you to reflect on what legacy means to you. Your role in this process is not just important, it is crucial. What values do you hope to instill in future generations? How can your wealth serve your loved ones and your community? These conversations are at the heart of our partnership, and your active participation is what makes it truly meaningful.

We are here to not only guide you through life's most significant milestones but also to preserve and celebrate who you are and what you care about most. Your legacy is our priority, and we are deeply committed to helping you leave a lasting impact. If you have questions or wish to discuss topics in this publication, we welcome you to schedule an in-person, phone or virtual meeting with your dedicated CERTIFIED FINANCIAL PLANNER® professional.

Julie R. Bates



This is a hypothetical situation based on real life examples. Names and circumstances have been changed. The opinions voiced in this material are for the general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investments or strategies may be appropriate for you, consult your advisor prior to investing.

What's the true **IMPACT** of legacy planning?

Member-Inspired Stories: A Legacy of Knowledge

James and Merriam immigrated to Queens, New York, in their early twenties. Through hard work and determination, they built what many would describe as a beautiful life. James, a chemical engineer, and Merriam, a nurse, valued the importance of higher education, an opportunity that their families back home never received.

Their children were no different, with one becoming a successful attorney and the other pursuing a career in education. Their oldest, Patrick, recounts a common phrase he would often hear his mother say: "Education is something no one can take away from you."

For many years, James and Merriam worked numerous jobs with limited resources while attending school and juggling the demands of parenthood. The journey to success for James, Merriam and their two children was one of dedication and grit.

As retirement approached for both James and Merriam, life had become easier and stable. Their hard work certainly paid off, as they have accumulated what they consider "more than we could spend in our lifetime." They began envisioning how they wanted to spend their time and money over the next few decades.

Their family continued to expand and now includes five grandchildren. As the first grandchild entered middle school, James and Merriam decided to start the conversation about what it might look like to set aside money for their grandchildren's higher education.

They teamed up with a Delta Community Retirement & Investment Services **CERTIFIED FINANCIAL PLANNER®** professional to determine how much they could confidently earmark for each grandchild, ensuring they all received an equal opportunity, regardless of life's uncertainties.

James and Merriam believe in the power of education and its ability to impact generations they may never meet.



Derek Mathison

AIF®, CFP®

LPL Financial Advisor

Estate Planning

An estate plan can be as simple or complex as your unique life. Some components, such as beneficiary designations, are within your control and can be updated and reviewed directly by you. Others—including wills or trusts—are created in collaboration with a qualified attorney.

When my dad retired from the airlines, he chose to split his time between Georgia and Alaska. Some of my fondest memories are of our adventures in Alaska's great outdoors. However, owning property in different states added complexity to his estate plan.

If your estate planning documents were drafted in one state, but you have relocated or now own property in multiple states, it is even more important to seek guidance from a qualified estate planning advisor, as estate laws can vary significantly state by state.

We recommend reviewing your estate plan every year to ensure all information is up-to-date and still reflects your wishes. Use our Yearly Estate Plan Check-Up for steps to guide your review.

Yearly Estate Plan Check-Up

STEP 1: Locate important documents

- Will
- Trust (if applicable)
- Financial Power of Attorney (POA)
- Advance Directive for Health Care

- Do you know where these documents are located? YES | NO
- Do you need to make an appointment with a qualified attorney to draft or update these documents? YES | NO

TIP: Some employers offer estate planning services as an employee or retiree benefit. Check with your employer's human resources department to determine if this benefit is available to you.

STEP 2: List all assets with a title or deed

Primary Residence _____	Secondary Residence _____
Rental Property _____	Land _____
Vehicle _____	Vehicle _____
Vehicle _____	Vehicle _____
Boat _____	RV _____
Golf Cart _____	Other _____

- Do you know where the title/deed documents for all properties are located? YES | NO
- Are there any non-spouse joint owners listed on these documents? YES | NO
- Are updates needed? YES | NO

STEP 3: Review all listed beneficiaries on your accounts or policies

- Life insurance policies
- Retirement accounts (IRA, 401(k), etc.)
- Annuities
- Pensions
- Payable-on-Death (POD) bank accounts
- Transfer-on-Death (TOD) investment accounts
- Other _____

- Do you have contingent beneficiaries listed on your accounts and policies? YES | NO
- Are updates needed for anything in the above list? YES | NO



David Casey

AIF®, CFP®

LPL Financial Advisor

Beneficiary Tips

As a father of minor children, I cannot stress enough how important it is to review your beneficiary designations every year, especially when people you love depend on you. I tell my clients to pick a time that works for them—some do it around tax season, employer benefits open enrollment or when the clock springs forward or falls back for Daylight Saving Time. What matters most is that these are choices reviewed consistently—not only annually, but especially after major life events. Below are some tips to keep in mind as you review each designation:

- Always list backup or “contingent” beneficiaries in your estate plan.
- A life event, such as death or divorce, does not automatically update or invalidate listed beneficiaries—another important reason to keep these designations current. We have seen situations where ex-spouses received funds that were likely not intended for them.
- Be aware that minor children cannot directly inherit assets in Georgia.
- Clearly provide the specific legal names of individuals, and avoid using generic terms like “my children” or “my estate,” which can lead to ambiguity or unnecessarily subject funds to the probate court review process.
- A will does not supersede beneficiary designations. For example, if you name your three children as equal beneficiaries in your will, but list only one child as the beneficiary of your life insurance, that child is not legally required to share the life insurance proceeds with their siblings.

Georgia Estate Law

If you do not have an estate plan in place, the State of Georgia will provide one for you—but it may not reflect your true wishes. Take a moment to review the situations below and identify which best applies to you or your loved ones.

Many people are surprised to learn that in Georgia, if you are married with children and your spouse passes away without a will, you may be required to share a portion of the inheritance that passes through probate with your children.



Shaun M. Crawley

AIF®, CFP®, RICP®
LPL Financial Advisor

Intestate Succession (No Will)

INHERITANCE SITUATION

WHO INHERITS THE PROPERTY

Spouses & Children

- If spouse and no children → Entire estate to spouse
- If spouse and children → Estate split evenly between spouse and children
→ Spouse is entitled to at least 33% of estate
- If children and no spouse → Entire estate to children

Under Georgia inheritance law, if you pass away without a will and your spouse and children predecease you, the state will look at extended family – such as grandchildren, parents, siblings, nieces and nephews for inheritance. For specific guidance consult a qualified attorney.



Steven Gillespie

AIF®, CFP®

Wealth Advisor

Legacy Writing

When we think about our legacy, we tend to focus on our financial assets and possessions. But just as important—and often overlooked—is our intangible wealth: the values, stories, history and traditions we pass on to future generations. As a father, I began teaching my children about financial responsibility early in their lives. However, preserving and sharing intangible wealth is equally important.

We encourage our clients to periodically write legacy letters to their loved ones, which could include family or friends. Some choose to write these letters annually, while others write them for specific future events, like a child's wedding or birth of a grandchild. This act of love allows the individual to be present on this special day, even if they have passed on.

We understand that writing doesn't come easily for everyone, so we created a template to help guide you in sharing your intangible wealth with the people who matter most to you.

Template for Writing a Legacy Letter

[TODAY'S DATE]

Dear [Loved One's Name],

INTRODUCTION:

As I sit down to write this letter, I find myself reflecting on the incredible journey of life that we've experienced together. I want to share some thoughts, memories and wishes with you.

EXPRESSING VALUES, SPIRITUAL BELIEFS AND LIFE LESSONS:

I have been guided by certain values I hold dear throughout my life. [Describe your core values and any personal stories including why they are important]. These principles have helped me navigate life's challenges and joys, and I hope they will offer you the same guidance.

SHARING CHERISHED MEMORIES:

Our time together has been filled with many wonderful memories that I treasure. I want to remind you of some of these special moments. I will never forget the time we [Describe a cherished memory and any emotions you felt].

CONVEYING PERSONAL WISHES:

As you move forward in life, there are a few things I hope for you. My wishes for you include: [Describe your wishes and hopes for the loved one's future].

INCLUDING PRACTICAL INFORMATION:

While this letter is meant to be a personal message, I also want to provide some practical information that might be helpful. You will find detailed instructions about [Asset or estate-related information] in [Location of documents or point of contact]. Please ensure that [Brief instructions or guidance].

ENDING WITH LOVE AND GRATITUDE:

Finally, I want you to know how much I love you and how deeply grateful I am for you. You have brought so much joy and meaning to my life. Thank you for being [Describe the loved one's qualities and your appreciation].

CLOSING:

With all my love,

[Your Full Name]

Helpful Tips

- You might also share:
 - Significant choices you have made or critical moments in your life.
 - Is there a time where you failed to live up to your values?
 - Is there anything you wish you could have done differently?
- You might also wish to enclose photographs of these memories with your letter.
- Use language like "I hope" or "I wish" instead of "You must" or "I expect".
- Focus on being positive and hopeful, avoiding judgmental or critical language.

Estate Planning Documents



Milich Zecevic

AIF®, CFP®

Wealth Advisor

I grew up in Montenegro and came to the United States on an academic scholarship to play Division I basketball. In 2021, my mother became ill, and my wife, son and I traveled back home to support her. This experience deeply underscored for me the importance of thoughtfully choosing the loved ones you appoint in times of need.

Your estate plan is made up of several key legal documents, such as a will, financial power of attorney and advance directive for health care. Each document requires you to select people you trust to manage the activities described in the document. These roles come with differing responsibilities, and the people you care about may have varying strengths related to their ability to fulfill the duties of the documents.

To help guide you in assigning people to different parts of your estate plan, we have developed questions to ensure you match the right skills and qualities with the best person for each role.

EXECUTOR OF A WILL:

- Who have you named or wish to name as executor of your will _____
- Do you have a backup or successor individual? _____
- Are they capable of navigating legal and financial matters? **YES | NO**
- Is this person organized and detail-oriented? **YES | NO**
- Will they be able to handle potential family conflicts? **YES | NO**
- Do they have the time and energy to commit to this role—which might last years? **YES | NO**
- Have you discussed your wishes with this person? **YES | NO**

POWER OF ATTORNEY (POA):

- Who have you named or wish to name as your POA for financial matters? _____
- Do you have a backup or successor individual? _____
- Is this person trustworthy and capable of acting in your best interest? **YES | NO**
- Has this person demonstrated they are a good steward of money and not unduly influenced by others? **YES | NO**
- Are they financially responsible and organized? **YES | NO**
- Do they have the time and energy to help you with this role? **YES | NO**

ADVANCE DIRECTIVE FOR HEALTH CARE:

- Who have you named or wish to name as your health care agent? _____
- Do you have a backup or successor individual? _____
- Is this person comfortable making health care decisions on your behalf? **YES | NO**
- Is this person able to make decisions about your end-of-life wishes or preferences? **YES | NO**
- Do they have the time and energy to help you with this role? **YES | NO**

Where Memories Dwell

My grandfather helped his father build a cabin in Big Cottonwood Canyon, Utah, in the 1930s. Tucked away near a creek and surrounded by towering pines, it was simple, with just an outhouse, but we spent countless summers there as kids, making memories we'll always cherish.

When my grandfather passed, the family decided to sell the cabin, as many of us had moved away. The new owners saw its history and potential, renovating it while preserving key pieces like the old cast-iron sink and staircase. This summer, my four sisters and I discovered our beloved family cabin on a vacation rental website. We booked a weekend getaway and enjoyed every moment—including the indoor plumbing!

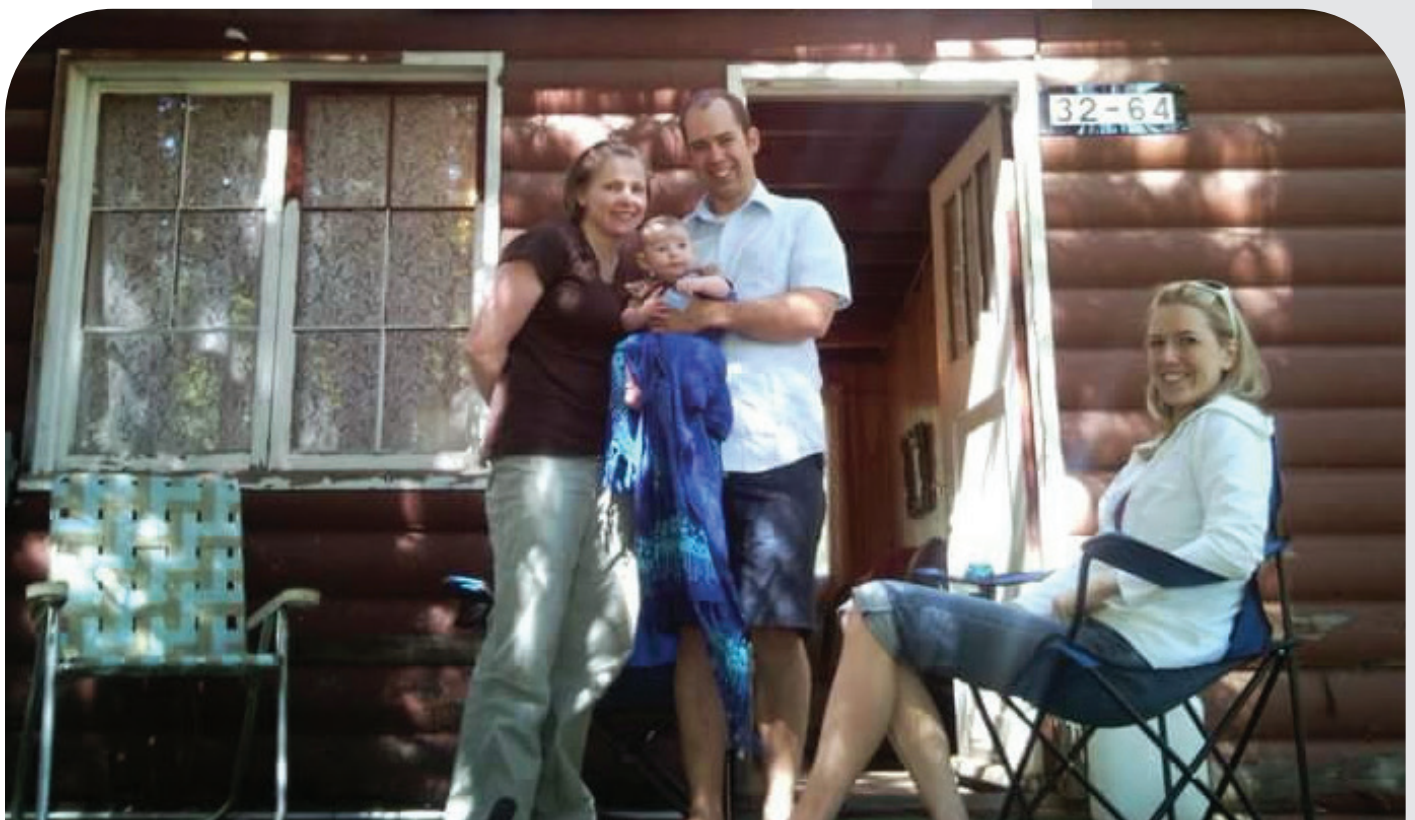
Reading the guestbook, filled with stories from other families who had made their own memories there, was a reminder of the cabin's lasting impact. Sometimes legacy is not just in people, but in places and objects that connect us to our past.



Jeana Salman

AIF®, CFP®

Practice Manager



Legacy Conversations

Capturing Life's Wisdom and Stories



Tom Seamans

AIF®, CFP®, CTFA™

Assistant Vice President

It's easy for family stories to get lost due to distance or time. Taking a moment to capture them through video, voice recording or writing helps keep those memories alive, no matter how far apart we are.

In this section, we invite you to engage in meaningful conversations with your loved ones by asking them questions aimed at capturing the essence of their life, their cherished memories, significant experiences, values and lessons learned. You might also consider sharing your own stories and reflections or encouraging a loved one to interview you to preserve your legacy.

Every great interview starts by asking the participant's name, age and where they live today.

- What was life like for you growing up?
- What advice have you received that made the greatest impact on your life?
- What stage of life brought you the most happiness?
- What memories make you most proud?
- Who were the most influential people in your life?
- What were some of the biggest challenges you faced in your life?
- What are some of your favorite family traditions or memories?
- How do you wish to be remembered? What legacy do you hope to leave behind?
- What hopes and dreams do you have for your future family?
- What hobbies or passions brought you the most joy?
- What is one piece of wisdom or advice you received that you found most valuable?
- What are your favorite books, movies or songs and how have they influenced you?
- If you could go back in time, would you do anything differently in your life?



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Member-Inspired Stories: Traveling Through Generations

Joan grew up in a close-knit community, surrounded by generations of family. Yearning for more than her small town could offer, she became a flight attendant, spending the next 40 years in the sky. When she retired last May, she settled near her daughter Katherine, son-in-law and their three children.

Katherine often says, “The greatest gift my mom gave me was that ability to see the world.” Joan frequently took Katherine on spontaneous trips growing up. From catching a Broadway show in New York City to a long weekend in Spain, many of their fondest memories were exploring new places together. Determined to share these same experiences with her grandchildren, Joan budgets each year for travel adventures.

Though Joan considers her life modest—a paid-off ranch home, limited debt and comfortable retirement savings—she understands the importance of planning. After losing her parents, she tried discussing her estate plans with Katherine, who resisted, saying, “Mom, I do not want to think about you not being here.”

By many measures, Katherine is successful and financially stable. She values time over money and often feels overwhelmed by major decisions. Concerned that her passing might one day burden Katherine, Joan sought out the advice of a CERTIFIED FINANCIAL PLANNER® (CFP®) professional.

Through a discovery discussion, Joan shared her wish for her daughter and grandchildren to keep seeing the world. She does not want her daughter to feel guilt for spending her inheritance doing activities she enjoys. The CFP® professional connected Joan with an estate planning attorney who helped her create a trust. This trust relieves Katherine from future financial decisions and allocates funds for family travel both now and after Joan’s passing.

By planning her legacy, Joan ensures that she can continue to share her love of travel with her daughter, grandchildren and even great-grandchildren long after she is gone.



What My Father Left His Loved Ones

Dad enjoyed a full life and was active right up to his death at age 101. Faith and gratitude are the gifts my father left to his family and friends.

In the photo on the left, Dad is in his late 90s as we danced together at a family wedding. Dad loved dancing, and his moves on the dance floor were legendary.

At his core, my father was a grateful man. He and Mom were married during World War II in London as the city endured horrific bombings from nightly air raids. The gratitude Dad gained from surviving that intense trauma stayed with him for the rest of his life.

In addition to gratitude, faith was the other cornerstone of his legacy. My father prayed often.

One of my earliest childhood memories involved Dad's habit of praying. I can still picture him sitting at the side of my bed before going to sleep and teaching me the "Our Father" prayer.

In divine symmetry with my earliest recollection of him, my last memory of Dad was visiting him in what turned out to be his final hours. I sat by his bed and began reciting the prayer Dad taught me when I was four. Without hesitation, Dad joined me in completing the "Our Father" prayer getting every word just right.

Upon leaving my father's room that memorable day, I cried. Those tears were a mix of sadness and joy. Sadness that Dad was in his last hours. But also joy and a sense of gratitude for the two of us being so close for so long.

My father's legacy of gratitude and faith lives on in the memories of all who loved him. Life is not forever. Love is.

Shaun M. Crawley, AIF®, CFP®, RICP®
LPL Financial Advisor



Donor-Advised Fund

Growing up, I witnessed many friends and family members miss out on important financial education opportunities that could have significantly impacted their futures. That experience shaped my passion for working with people who value thoughtful financial planning and are driven by a desire to make a difference by improving our society. For many individuals and families, charitable giving is a core element of their legacy.

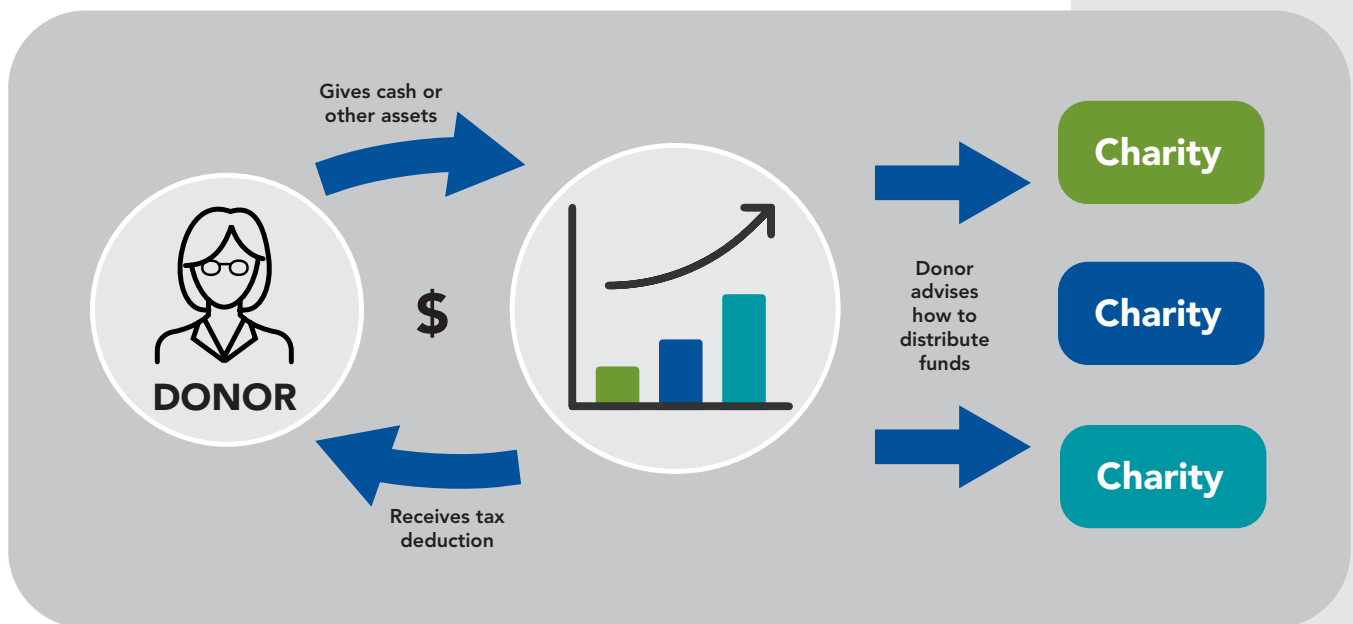
A donor-advised fund is a powerful tool that allows you to make contributions to a fund earmarked solely for charitable giving. You receive tax benefits in the initial contribution year, but the fund allows you flexibility to decide later which charities to support. Many families engage their adult children (or even minors) in this process by establishing a family charitable-giving committee, allowing them to identify and support causes together.



Dejah N. Gay

CFP®

Associate Wealth Advisor





Balancing Duty and Family

For LPL Financial Advisor David Casey, the word “resilience” is not just a trait, it is a way of life. Throughout his 30-year military career, culminating in his retirement as a colonel in the Georgia Army National Guard, David balanced the weight of duty to his country with the responsibility to his family. For the father of five, serving his country was not just a personal mission—it was a family commitment.

David’s dedication to military service required long periods of absence from his family, but those sacrifices were not his alone. His family shared in them, learning resilience as they navigated the challenges of deployment together. He was deployed twice overseas—first as assistant operations officer of the 1st Battalion, 118 Field Artillery Regiment from 2005 – 2006 in Iraq, and later as battalion commander of the 1–214 Field Artillery Battalion in Afghanistan during Operation Enduring Freedom (2013 – 2014).

“It was an honor to serve,” he says, “but it was also a sacrifice.” Each deployment meant missing birthdays, holidays and key moments in his children’s lives. David worked hard to instill resilience in his children, teaching them that service requires sacrifice, but that those sacrifices come with profound rewards.

During his service, he earned multiple military honors, including the Legion of Merit, Bronze Star Medal and Meritorious Service Medal (with three oak leaf clusters), and the Combat Action Badge—achievements that stand as a testament to his leadership and dedication.

Yet, ask him what he’s most proud of, and he’ll tell you it’s his family. His belief in “Army Strong” values—loyalty, duty, respect, selfless service, honor, integrity and personal courage—has shaped not only his military career but also his role as a father and mentor to those around him. “Service doesn’t end when you retire from the military,” he says. “It just takes on a new form.” David’s legacy isn’t just one of service to his country, but also one of deep devotion to his family and community, teaching others how to build a future rooted in resilience, honor and care.

It is my honor to lead a team of CERTIFIED FINANCIAL PLANNER® professionals who advise and guide Delta Community Credit Union members across Georgia and throughout the country.

Every advisor on our team is required to hold the CERTIFIED FINANCIAL PLANNER® and Accredited Investment Fiduciary® designations, which reflect our lifelong commitment to learning and professional excellence. These credentials not only represent mastery of complex financial topics but also ensure that we uphold the highest fiduciary standards.

When it comes to legacy planning, who you choose to collaborate with matters. Our firm has provided investment services within the Credit Union for more than 30 years, and through our guiding principles and values, we are committed to being here for many decades to come.



David G. Rubin

AIF®, CFP®, ChFC®
Advisory Service Manager



Finding Light in Darkness

When my father passed unexpectedly in 2021, I found myself tasked with packing his house and managing the estate. As the oldest daughter, I not only had his belongings to sort through but also remnants of my grandmother's life. She had lived with us for three years before passing. I unearthed birth certificates, photographs and her favorite bowls, pottery and planters, feeling overwhelmed by the weight of history and memories contained in those boxes.

Inheriting things can feel heavy—a mix of guilt and responsibility. It's hard to know what to keep and what to let go. Heirlooms, which had been with my grandmother for decades, felt too special to be hidden away in the shadows of cabinets, but too precious for everyday use. I wanted them to remain part of my life in a way that honored her memory. One afternoon, I had the idea to repurpose some of these vessels into candles. The creative process became a positive outlet, offering healing, connection and meaning. Sharing the candles with family and friends became a way to pass on memories of her. As the wax of each candle melts and fragrance lingers, I am reminded of the people who came before me—their love, their wisdom and the light they left behind.

Lauren Stronach
Senior Creative Writer
Delta Community Retirement & Investment Services



Brainteasers

Keeping our brain active is an essential part of overall wellness, especially as we age. Research has shown that engaging in brainteasers can help maintain cognitive function, improve memory and keep our minds sharp. But it's not just about staying sharp—brainteasers are also a way to reconnect with memories. Whether it's through memorable music, nostalgic candy or powerfully felt movies, these cultural touchstones have a strong impact on who we are and where we've been, and can trigger vivid recollection of our past. What memories do these brainteasers surface for you?

GUESS THAT CANDY:

1. This candy is a classic, with a chocolate center and a hard candy-coated shell. "Melts in your mouth, not in your hand" was its famous slogan.
2. A long strip of chewy candy, known for its red color and fruity taste. It became a movie theater favorite over the years.
3. Vibrant, fruity, chewy bites that "taste the rainbow." Introduced in the mid-70s, they were one of the first candies to focus on their wide range of bright colors and flavors.
4. These tiny, sour, chewy candies come in a brightly colored box and pack a punch of flavor. Their tangy taste made them a 1980s favorite.
5. This lollipop with a chewy chocolate center became a favorite for kids in the 1990s. This candy was famous for making people wonder how many licks it takes to get to the center.

NAME THAT MOVIE:


1. "There's no place like home."
2. "Houston, we have a problem."
3. "Life is like a box of chocolates."
4. "Just a spoonful of sugar helps the medicine go down."
5. "Just keep swimming."


FINISH THE LYRICS:


1. "When I find myself in times of trouble, Mother Mary comes to me..."
2. "R-E-S-P-E-C-T, find out what it means to me, R-E-S-P-E-C-T..."
3. "You can go your own way, go your own way, you can call it..."
4. "Man, it's a hot one, like seven inches from the midday sun..."
5. "Very superstitious, writings on the wall, very superstitious..."


Answers on next page.

Connect With Us

 404-677-4890

 1025 Virginia Avenue, Atlanta, Georgia 30354

 DCRIS@DeltaCommunityCU.com

 DeltaCommunityCU.com/Invest

Brainteaser Answers

GUESS THAT CANDY:

1. M&Ms®
2. Twizzlers®
3. Skittles®
4. Nerds®
5. Tootsie Pop®

NAME THAT MOVIE:

1. *The Wizard of Oz*
2. *Apollo 13*
3. *Forrest Gump*
4. *Mary Poppins*
5. *Finding Nemo*

FINISH THE LYRICS:

1. "...speaking words of wisdom, let it be." The song is "Let It Be" by the Beatles.
2. "...take care, TCB." The song is "Respect" by Aretha Franklin.
3. "...another lonely day." The song is "Go Your Own Way" by Fleetwood Mac.
4. "...well, I hear you whisperin' in the words, so melt everyone." The song is "Smooth" by Santana.
5. "...ladders 'bout to fall." The song is "Superstition" by Stevie Wonder.



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