



FOR WHAT  
MATTERS MOST.

PROTECTION. PRIVACY. CONTROL.



CREDIT UNION  
TRUST

877.730.6109 | [credituniontrust.com](https://credituniontrust.com)



**Professional  
trust services  
offer valuable  
control and  
protection  
for you and  
your family.**

Jordan Summers, President & CEO

# About us



**Credit Union Trust** was created to provide trust and investment solutions to credit union members and the public. Solely owned by Michigan credit unions, Credit Union Trust is a limited purpose bank that offers products and services designed to create, protect, maximize, and preserve wealth for individuals and their families.

**Establishing a trust** may be the most important financial step you could ever take.

In the past, however, it could be difficult to find a knowledgeable source that was accessible, reasonable, and personal.

That's why Credit Union Trust was formed. We promise to build on the credit union legacy of service and integrity as we create an enduring future for those we serve.

## EVERYONE NEEDS A WILL

If an individual doesn't have estate planning documents in place, the state of Michigan will direct who controls the funds and who receives the assets.

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## MANY WOULD BENEFIT FROM A TRUST

If you are interested in increased protection and the ability to control the distribution of your assets, creating a trust is one of the most important steps you could take.

### You may need trust services if you are:

- Concerned about burdening your family with managing your estate upon incapacity or death
- Working to grow, maximize, or protect valuable assets
- Interested in taking care of a spouse or children
- Interested in keeping details of your estate private
- Concerned about complexity due to a second marriage/blended family
- Worried about vulnerable children or parents
- Interested in avoiding probate
- Facing special family needs
- Interested in supporting charities
- Owner of a closely held business
- Holding unusual assets

## HAVING A TRUST CAN PROVIDE:

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01

### **Control.**

You decide how your assets will be directed—and who will manage them.

02

### **Privacy.**

While wills are required to be filed publicly, trusts are not.

03

### **Protection from predators.**

It's surprising, and distressing, how many risks exist—even within families and from caregivers.

04

### **Protection from creditors and taxing authorities.**

Legal claims are limited when money is held in a trust. Also, appropriate planning can reduce taxes.

You will sleep better at night, knowing you have a solid plan in place to carry out your wishes.





# A better choice for you

Whether you are looking for a personal representative for your will or a professional trustee for your trust, our team has depth of experience matched by a belief in a different and better way.

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- **Part of the family.** We are owned by a team of Michigan-based credit unions who live the philosophy of “people helping people” every day
- **Significant trust experience.** We have assembled a team of professionals offering an impressive depth of experience, backed by the highest level of service
- **Accessible and understandable.** We'll take the time to share information and answer questions
- **More flexible on minimum asset levels** than traditional trust providers
- **A higher level of service,** in the credit union spirit
- **Here to protect your interests.** That's first and foremost.

## A BRIEF SUMMARY OF OUR SERVICES



### Trustee Services & Support

Revocable Trusts  
Irrevocable Trusts  
Special Needs Trusts  
Individual Retirement Accounts  
Charitable Trusts



### Fiduciary Services

Estate Administration  
Personal Representative  
Agent for Individual  
Co-Trustee Services  
Veteran's Accounts  
Conservatorships



### Investment Services

Investment Management  
Custodial Services  
Special Asset Management  
Coordination with Existing  
Investment Programs  
Business Succession

### Typical tasks Credit Union Trust might handle.

- Manage distributions of assets as dictated by the trust, in an unbiased manner
- Provide bill paying and remittance services, particularly in cases of incapacity
- Manage real estate
- Handle tax preparation and reporting
- Interpret trust provisions in an ever-changing world
- Impartially manage items left to trustee's discretion
- Prepare regular statements and communications to beneficiaries



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## INTERESTED IN LEARNING MORE?

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**CLICK** [credituniontrust.com/contact-us](https://credituniontrust.com/contact-us)

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