

You still

have time to contribute to your IRA for 1998. If you don't have an IRA, now's the time to start saving — for retirement, your child's post-secondary education, even a first house. Fort Bliss FCU offers a variety of IRAs to help you plan for the future.

IRA The original IRA plan is new and improved. Starting in 1998, income limits are higher, and will continue to climb in coming years.

The Education IRA Invest up to \$500 a year per child younger than 18 to fund post-secondary education. Contributions are not tax deductible, but earnings grow tax-free, as long as you use the money for a higher education before the beneficiary reaches age 30.

The Roth IRA This flexible plan allows contributions of up to \$2,000 a year. Although contributions are not tax deductible, plan rules allow for tax-free withdrawals after five years for purposes that include the purchase of a first home.

NEW! IRA Share Certificates Pick a term from 91 days to five years, using funds from your regular IRA to purchase the Share Certificates. When your IRA matures, roll it over, change the term, or transfer the funds back into your regular IRA.

Remember, you have until April 15, 1999 to make an IRA contribution that applies to your 1998 taxes. For more information, call Fort Bliss FCU today.



Fort Bliss Federal Credit Union



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