

**T**he Credit Card Accountability, Responsibility, and Disclosure Act\* takes effect in January 2010, nine months after its signing date. But, there are issues to pay attention to now before CARD starts its protections. If you have one or more credit cards, you will most likely be affected by changes resulting from the new law.

*What to watch out for before CARD takes effect:*



# Targeting Retirement with Target Date Funds

☒ Requires issuers to review your ability to pay *before* raising your rate limits or issuing you a new card.

**M**unicipal bonds, or “munis,” are securities that states, cities, and other government entities issue. They typically raise money for public projects, like building roads and schools. As with all bonds, investors lend money to the issuer. In return, investors receive interest pay.

### Did You Know?

As of 2013, the total amount of municipal bonds outstanding was over \$3.5 trillion, up from just over \$2 trillion in 2008.

