

Local banking means expert financial advice for everyone in the community.

At Prospera Credit Union, we work for you. As a cooperative, we measure our success by the prosperity of our members, and we always put people – not dollars – first.

When you choose to do your banking with us, you benefit from:

- Local knowledge and insights
- Service with integrity
- Innovative and creative solutions
- Commitment to accountability
- A team of specialized experts



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Meet Raman Takhar LLB, RIS

**Mutual Fund
Investment Specialist**
Aviso Wealth

Raman works closely with our members to build savings for all kinds of objectives including:

- Planning for Retirement
- Saving for Children's Education
- Investment Strategies
- Risk Management
- Estate and Legacy Planning
- Generating Regular Income
- Managing Debt

Raman has more than 15 years of financial services experience and is a Responsible Investment Specialist (RIS). She also holds a law degree, and her passion for financial literacy has motivated her to publish educational articles and share her knowledge with members. Raman offers services in English, Punjabi, Hindi, and Urdu.

As a parent, Raman relates easily to the financial struggles and goals of other young families, and she firmly believes no one is too old or too young to learn how to make healthy financial decisions. She enjoys building meaningful long-term relationships with members, focused on identifying and achieving their financial goals. Through regular meetings and ongoing communication, **Raman helps members stay on track so they can achieve the successes they plan for.**