



SmartWAY
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 Helping Good People Succeed™

"We'll save you time and money."
503-795-7700

Celebrating a Brand New Year!

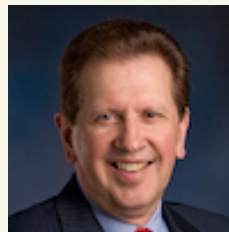
Smartway Advisors quarterly newsletter.

Hello,

Getting smarter about your financial goals is easier than you think. At Smartway Advisors we are starting off the New Year with exciting new financing programs. This quarter's newsletter introduces the new AutoSmart Refi loan and provides budget tips from Dave Ramsey's Financial Peace University to help you make wise and informed financial decisions. Don't look at it as boring financial homework. Look at it as an exciting road trip to your financial stability.

Dave's Promise

As an organization, we are so honored to have helped over 1000 people the past 2+ years rebuild their finances and credit score. We have been privileged to work with some wonderful people who hit tough times and just needed a break from someone versus the many predators out there at every turn. As an organization, we continue to look for ways to better fulfill our vision of "helping good people succeed." Following are a few tried and tested areas we will look to enhance and a few new ones for 2011:



1. Our referral program will continue to reward current members with the \$100 cash payout upon the referee's deal being finalized.
2. Our Touch program continues with the enhancement of the choice of a FREE audio book from Dave Ramsey or Suze Orman after the new members first 3 payments.
3. Supporting our partner, Unitus, to spread the word on their many wonderful services including their new Total Finance program that is amazing.
4. Looking for opportunities to spread the word that you do really have a viable alternative to what many of you have faced in the past?
5. A new secure on-line application to get you an even quicker answer on eligibility for our programs.
6. A new refinance program for people with bruised credit called AutoSmart Refi.
7. We now have a trained facilitator of Ramsey's Financial Peace University, and we will be offering this as a new service in early 2011. More to come next year on this one.

Dave Daniels
SA General Manager

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Get Smart



What Others Are Saying...



Feature Testimonial.
 Meet....Erica McNelly

www.smartwayadvisors.com/
 videos to watch



Smartway Advisors

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The Smart Memo

Learn from Dave Ramsey - Begin your journey to financial peace with his Baby Steps program.

Get out of debt the same way you learned to walk- one step at a time. Dave has taught these principles to millions via radio, books, Financial Peace University, live events and online. Here are the first 3 steps to get started on Dave's Plan:



1 Baby Step 1

Set up a \$1,000 Emergency Fund

An emergency fund is for those unexpected events in life that you can't plan for: the loss of a job, an unexpected pregnancy, a faulty car transmission, and the list goes on and on. It's not a matter of if these events will happen; it's simply a matter of when they will happen.

This beginning emergency fund will keep life's little Murphies from turning into new debt while you work off the old debt. If a real emergency happens, you can handle it with your emergency fund. No more borrowing. It's time to break the cycle of debt!

2 Baby Step 2

Pay off all debt using the 'Debt Snowball'

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3 Baby Step 3

Have 3 to 6 months of expenses in savings

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Be a Budget Hound



Are you doing your monthly budget? Go to Suze Orman's web site at www.suzeorman.com and check out her budget calculator. See how you compare against nationwide averages. It's fun and informative.



Auto Specials



2008 Dodge Durango



2008 Toyota Rav4



2006 Jeep Liberty



Browse other vehicles at www.smartwayadvisors.com/display-room



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Win Cash and Prizes with Smartway Referral Rewards

Don't forget! If you refer just one person to any of our programs and they purchase a car, you get a \$100 Bonus!

We've even streamlined the application process! Anyone can pre-qualify for our Trust Funding® loan application online at www.smartwayadvisors.com/pre-qualification.

The Unitus Connection



Introducing our latest financing program backed by Unitus Community Credit Union:



Reduce Your High Interest Rate Auto Loan

Love the car you're driving but hate the interest rate?

Too often, high interest rates can make paying down your loan seem difficult, if not hopeless. Smartway Advisors' new **AutoSmart Refi** program is designed to help you keep the car you already have by offering refinancing with a smart and sensible interest rate. How does it work? To help keep our rates low, we're selective about the makes and models we accept. In addition, we require cars to be under five years old, have fewer than 70,000 miles, and be in good working condition. For more information visit our AutoSmart Refi page or www.unitusccu.com.

Stuck in a high interest rate loan?

Smartway Advisors is now offering an auto refinance loan on your vehicle to get you a lower interest rate. Rates as low as 12.99% APR with the new AutoSmart Refi loan.

**APR - Annual Percentage Rate offered by Unitus Community Credit Union as of 1/1/11 and is subject to change without notice. Certain restrictions apply for program eligibility. Unitus Community Credit Union membership required and anyone who lives in Washington, Clackamas, Yamhill, Polk, Multnomah, Marion counties, and Clark County is eligible for membership.



Smartway Advisors Referral Rewards

Refer your friends and family to Smartway Advisors and when they purchase a car you receive a **\$100 cash bonus!**

Auto Specials



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2008 Toyota Rav4



2006 Jeep Liberty



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Smartway Advisors Drives Donations for US Marine Corp's Toys for Tots

Hundreds of local music lovers rocked the Abernethy Center December 13, at the Nelson, Terry & Stacey Christmas Show sponsored in part by Smartway Advisors. The show featured American Idol superstars Kris Allen, Lee DeWyze and more. "We felt like this was a perfect partnership. Even Santa needs a reliable ride to deliver toys and joy all over the world, and our customers are the same way...they need reliable, affordable transportation to do their jobs" said Dave Daniels, General Manager Smartway Advisors.

Smartway Advisors hosted 105.1 The Buzz onsite on Friday, December 10, with free giveaways and a toy collection for the U.S. Marine Corp Toys for Tots Toy Drive. Two Marines and a military humvee were on site spreading good cheer and loading up the toys. "I have always had a heart for the Toys for Tots program," said Dave Daniels, General Manager of Smartway Advisors. "My son is a former Air Force Captain who is now in the reserves, and we truly appreciate the sacrifices that our armed forces and their families endure and the community service work they do." In addition to serving as an official drop site, Smartway Advisors donated more than \$500 worth of toys to the Toys for Tots program.



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Proud Sponsor of The
U.S. Marines
TOYS FOR TOTS

**Help support Toys for Tots
 by donating today.**

Thanks for reading our Newsletter

We hope you have enjoyed the print version of our quarterly newsletter.

To view the online version or sign-up for our mailing list, please visit us on the web at www.smartwayadvisors.com.

You can also follow us on Twitter at twitter.com/SmartwayAdvisor and Facebook at facebook.com/SmartwayAdvisors.

**Sincerely,
 The Smartway Advisors Team**

Smartway Advisors

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