It's Tax Time! Get the right tools for this season from TruStone and cultivate the most from your money.

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The best way to keep your finances in shape is to have the right tools. That's where TruStone comes in. But here, it's 'growing season' all year long – a place where we can help guide you and help you reap financial rewards – today and in your future.

Tools for tax time

✔ Tax Time Checklist

We've included a handy checklist to help you get the most from your tax return.

✔ FREE TurboTax® Software

Download this free software and get your maximum refund, guaranteed at *www.TruStoneFinancial.org*!

✔ Convenient direct deposit feature

Get your refund quicker when you deposit it electronically into your TruStone account.

✔ Pay your taxes and get rewarded!

Use your TruStone VISA credit card to pay your taxes plus you earn CURewards.

✔ Use your home's equity

Finance your tax payments with a home equity line of credit – and reap a tax benefit in 2010.

✔ Save early (and often!)

Use a TruStone savings account and establish automatic transfers to save for future taxes…or use as a 'rainy day' fund to get that special something you've always wanted.

✔ Weed out with Shred-N-Go Days

Clean out your files this spring and destroy old documents and other personal information safely and securely. We're proud to offer this ***free of charge*** as a community service! Check our website for upcoming Shred-N-Go Days at selected TruStone Financial locations.

Don't miss the one-time Roth IRA 2010 conversion opportunity!

With recent changes to IRAs and the tax code, please check with your tax advisor to decide which are the best IRA options for you.

Tools for your investment landscape

Make managing your finances even easier. Review your personal financial landscape plan with our knowledgeable investment representative, Scott Hallett, CFP®. Scott has a "green thumb" when it comes to handling your investment and financial planning needs.

Contact Scott Hallet today at 763-591-4971/ 1-800-862-1998 toll free or scott.hallett@lpl.com!

TruStone's 2009 Tax Time Checklist

Excerpted and adapted from MSN Money

Tax Time Checklist for Tax Year 2009

✔	Information you need	Where to get the data
	Social Security numbers (including spouse and children)	These are required to qualify for exemptions.
	Your child-care provider's tax ID or Social Security number (SSN)	This is critical to qualify for child care credits.
	Form 8332, copies of your divorce decree, or other documents proving your right to claim a child living with your ex-spouse.	Divorce documents are on file in the court where you filed. Your lawyer should have them as well.
	W-2 forms for this year	These come from your employer.
	Pensions and annuities	Data should come from the financial institution, insurance company selling the annuity or pension fund.
	Alimony received	Tax information should come from your ex-spouse or his representative. Your former spouse will want your SSN to be able to deduct any alimony payments.
	Prizes and awards	Data should come from the award givers. Use Form 1099-MISC.
	State and local income-tax refunds	Data should come from the taxing authorities.
	Residential address(es) for this year	This is your responsibility.
	Mortgage interest	Your lender will send you this data on Form 1098
	Sale of your home or other real estate	Your lender or closing agent should send you Form1099-S.
	Second-mortgage interest paid	Your lender will send you this data on Form 1098.
	Real-estate taxes paid	Your county clerk or lender should send you this data.
	Rent paid during tax year	You need to generate this data.
	First-time homebuyer credit	You will need to file Form 5405 to claim the credit, as well as need data from your sale closing documents.
	Interest-income statements	Financial institutions will provide this data on Form 1099-INT & Form 1099-OID.

✔	Information you need	Where to get the data
	Dividend-income statements	This will come on Form 1099-DIV from the company paying the dividends.
	Proceeds from broker transactions	Your brokers should furnish this data on Form 1099-B.
	Tax refunds and unemployment compensation	The issuing agencies should send this information on Form 1099G.
	Tax refunds and unemployment compensation	The issuing agencies should send this information on Form 1099G.
	Miscellaneous income including contract or freelance work or rent	This should come from whoever distributes the income on Form 1099-MISC.
	Retirement-plan distribution	Whoever sends out your pension checks should send you this data on Form 1099-R.
	Medical expenses	You must keep track of this data
	Auto loans and leases, including account numbers and car value, if the vehicle is used for business	You can get this data from the lender or leasing company.
	Student loan interest paid	The lender should furnish this data on Form 1098-E.
	Early withdrawal penalties on CDs and other time deposits	Financial institutions should provide this data.
	Personal-property tax information	This data should come from the state or local taxing authority.
	Gifts to charity	This data should come from the charity. You will need a record (such as a canceled check, or a statement with the name of the charity, the date, and the amount) or a written communication from the charity.
	Job-hunting expenses	You will need to keep/maintain this data.
	Education expenses	You will need to keep this data. If you plan to claim education deductions, you will need Form 1098-T from the institution. If you expect to deduct interest on student loans, get Form 1098-E from the lender.
	Child-care expenses	You will need to keep this data.
	Medical savings accounts	The institution handling the account will be able to generate any data.
	Adoption expenses	You will need to track this data and be able to document these expenses.
	Alimony paid	You or the authority disbursing funds will need to keep this data. To deduct this expense, you will need the recipient's Social Security number.

✔	Information you need	Where to get the data
	Sales-tax expenses	If you expect to claim a sales tax deduction on your 2009 tax return, you will need receipts for expenses. Or you can fill out a worksheet that the IRS provides to help estimate sales tax expenses.
	Tax-return-preparation expenses and fees	Your preparer can furnish this data to you.
	K-1s on all partnerships	The partnership management should generate this data.
	Receipts or documents business-related expenses	This is data you should keep and track.
	Federal, state and local estimated taxes paid for current year, including estimated tax vouchers, cancelled checks & other payment records	You must keep copies of this data and track it.
	IRA, Keogh & other retirement plan contributions	You can get this information from your financial institutions.
	Other miscellaneous deductions	You will need to file Form 4684.

NOTES:

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