

INTEGRITY  
FAIRNESS  
DISCRETION

our mission:  
TO PROVIDE ASSISTANCE TO CLIENTS  
WHO HAVE DIFFICULTY MANAGING  
THEIR PERSONAL MONETARY AND/OR  
BUSINESS AFFAIRS.

### WE STAND BY OUR CODE OF ETHICS

*The American Association of Daily Money Managers is committed to promoting high standards of client services provided by its members. As Daily Money Managers (DMMs), we provide assistance to clients who have difficulty managing their personal monetary and/or business affairs.*

- Have concern for the well-being of their clients.
- Treat clients, their family members, colleagues, and other professionals with fairness, discretion and integrity.
- Respect the right of their clients.
- Protect the client's right to privacy and confidentiality in accordance with the laws of the state where the services are performed.
- Achieve and maintain high standards of competence.
- Accurately represent their professional experience and training and shall not act in any capacity for which they are not separately educated and properly licensed.
- Refer clients to other service providers or consult with the other service providers when additional knowledge and expertise are required.



C|F  
Caymus Financial

*Because Doing The Right Thing Matters*

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**DAILY MONEY MANAGEMENT**  
*Because Doing The Right Thing Matters*

Contact us today for your *FREE* consultation

Are you an independent retiree  
and need help coordinating your  
monthly household expenditures?

Are you assisting an aging  
parent by managing their bills  
while balancing the demands of  
your own busy life?



HIGH STANDARDS OF COMPETENCE

KEEP CURRENT WITH CHANGING  
INDUSTRY RULES

INSURANCE AND LICENSES ALWAYS UP  
TO DATE

WE HAVE GENUINE CONCERN FOR  
OUR CLIENTS WELL BEING.

WE TAKE DIRECTION FROM YOU AND  
YOUR FAMILY.

ALWAYS RESPECT THE RIGHTS OF  
OUR CLIENTS.



Contact us today for your  
*FREE* consultation

## BECAUSE DOING THE RIGHT THING MATTERS

The Story....my Mom was always a strong willed and very independent person who I thought would never age, but as she got into her 70's, her attention to detail started to slip and she was missing payment dates, incurring late fees and frequently would miss paying a bill entirely. Every week she would sit at the kitchen table with a pile of statements, write out checks to pay the bills, put them in the envelope and sometimes they would make it to the mailbox and sometimes they wouldn't.

I knew it was time to step in one day when I went to visit mom and she was sitting at the kitchen table in tears. When I asked what was wrong, she handed me a Cancellation Notice (in big red bold letters) from the life insurance company of a \$250,000 policy she had been paying on for 17 years. She missed the renewal notice and the policy was terminated due to non-payment. This is when I knew I needed to step in and help her. What started out as an extra set of eyes on things in the very beginning turned into full management of her daily finances for the next 10 years and she was able to maintain her independence without worrying about getting payments made on time. There are other Seniors and Elders in my community that needed help like my mom did and that is why I started Caymus Financial.

What's in the name Caymus you ask? *"The detailed meaning of Caymus indicates you are a diligent and persevering worker who enjoys doing a job well and finishing what is started."*

People taking advantage of Seniors is a \$3 billion a year business and if I can protect my clients and their families from these fraudulent transactions, I'm paying it forward in my mom's honor "BECAUSE DOING THE RIGHT THING MATTERS".

-Diane Remaly, Senior Managing Partner  
Caymus Financial



## OUR EXPERTISE. YOUR PEACE OF MIND.

ALLOWING US TO ASSIST IN DAY-TO-DAY  
MONEY MANAGEMENT WILL ALLEVIATE  
STRESS AND WORRY.

A daily money manager (DMM) brings clarity and order to an individual's daily management of personal bills, budgets and record keeping. A DMM assists clients with activities such as bill paying, day-to-day banking, budgeting, insurance paperwork, and organizing records and receipts in preparation for income tax filing.



## KEEPING INDEPENDENCE THROUGH STRATEGIC MANAGEMENT, DECISION IMPLEMENTATION, AND PRECISE EXECUTION

- **Bill Paying:** Writing out checks to be signed/mailed or scheduling online payments of household expenses (i.e.: Rent, Utilities, Insurance, Automobile, etc...).
- **Balancing Checkbooks:** Maintaining 100% accuracy and organization of bank records.
- **Credit Card Statement Reconciliation:** Reviewing all purchases to ensure that they are legitimate purchases made by the client and contacting the credit card company if there are any suspect charges.
- **Preparing and Delivering Bank Deposits:** Ensuring funds are deposited in a timely manner either electronically or manually.
- **Assembling Tax Documents:** Organizing documents and receipts to be turned over to the tax professional.

- **Medical Bill Investigation:** Not every bill that comes in the mail needs to be paid by the client that has Medicare and/or a Supplemental Insurance policy. Each and every bill needs to be cross referenced against an "Eligibility of Benefits" statement that outlines what is and is not covered by insurance.
- **General Organization Assistance:** Accounting for all expenses allows for proper budgeting so that the clients know their financial status down to the penny at any given time.
- **Providing Referrals to Legal, Insurance, Investment, and Tax Professionals:** Referring clients to professionals with subject matter expertise in their designated field of business is a service we offer because we want our clients to have a positive experience and know they are in good hands.
- **Notary Services:** We provide Mobile Notary Services that works with "any" busy schedule.