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Summer often brings a sense of relaxation, freedom, and fun but it can also mean a season of increased spending for many households leading to unexpected strains on our budgets. Enjoy the summer season without derailing your financial goals. Consider implementing these strategies:

1. Reevaluate your budget to reflect anticipated increases in certain areas. This can help you allocate funds appropriately and avoid overspending.
2. Plan ahead for major expenses like a family vacation or home improvement project. You can open a separate account to make tracking your progress easier and earn money in a high-interest savings account.
3. Watch out for fees that can quickly add up and take advantage of free services.
  - Find an Allpoint ATM for surcharge-free access to your money.
  - Consider Check Credit, a personal line of credit attached to your checking account that gives you access to funds when you need them—often at a lower rate than a credit card.
  - Sign up for our free, convenient Online and Mobile Banking services that let you bank wherever you are.
    - ⇒ Pay bills
    - ⇒ Transfer money to family and friends
    - ⇒ Deposit checks using your mobile phone
    - ⇒ Or control how your debit cards are used—all at no cost to you

We're here to help! For more information on any of our product and services stop in or give us a call.

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