

A woman with curly hair, wearing a light blue tank top, is smiling while running on a treadmill in a gym. The background is slightly blurred, showing other gym equipment.

# 2020 Financial Fitness Guide

Tips for a healthy  
savings plan



**CIVISTA<sup>®</sup>**  
**BANK**

*Focused on You*

# Exercise these

Tips for Saving More	Financial Benefits for You
<input type="checkbox"/> Have an emergency savings fund as a separate savings account.	Be prepared for unexpected expenses. Set a goal for saving 3 to 6 months of living expenses.
<input type="checkbox"/> Choose direct deposit into your account.	Your money is available for immediate use. Reduces overdraft potential and lost/stolen checks.
<input type="checkbox"/> Schedule a pre-authorized transfer (PAT) from checking to savings every payday.	Automatically deposits money into your savings account. You establish the amount and frequency. Out of sight...out of mind.
<input type="checkbox"/> Open a Christmas Club Savings Account.	Be prepared for holiday expenses and avoid adding debt to pay for gifts.
<input type="checkbox"/> Discuss your savings goals with your spouse, close friend or trusted financial provider.	Let someone else help make you accountable and celebrate your successes.
<input type="checkbox"/> Track your monthly expenses.	Seeing where your money goes is the only way to identify places to save.
<input type="checkbox"/> Contribute to your employer's retirement plan.	Take advantage of any employer matching contributions...it's free money for you and reduces your taxable income. <sup>1</sup>
<input type="checkbox"/> Make an Individual Retirement Account contribution.	Supplement your employer retirement plan and earn a tax benefit. <sup>1</sup>

<sup>1</sup> Consult your tax advisor.

<sup>2</sup> Subject to credit approval.

# savings tips.

Tips for Saving More	Financial Benefits for You
<input type="checkbox"/> Review your investments at least annually with a trusted financial provider.	Rebalance your accounts as needed to maintain your diversification strategy.
<input type="checkbox"/> Use mobile or online banking to review transactions regularly and make account transfers 24/7.	Balance your accounts more often to avoid potential overdrafts from transactions you forgot to record.
<input type="checkbox"/> Arrange automatic payments for utilities, loan payments, etc. or schedule bill payments through Bill Pay Plus.	Avoid late fees with on-time payments.
<input type="checkbox"/> Schedule a check-up with our mortgage experts to compare your mortgage rate for refinancing potential. <sup>2</sup>	Take advantage of historically low rates and possibly reduce your monthly payment.
<input type="checkbox"/> Request and inspect your free credit report annually from multiple credit reporting agencies at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> . Request one from each agency quarterly for more frequent monitoring.	Identify potential errors to protect your credit.
<input type="checkbox"/> Consolidate high-interest rate loans. <sup>2</sup>	Save on interest expense.

Stay on track with a budgeting calculator.  
Visit [civista.bank/calculator/home-budget](http://civista.bank/calculator/home-budget).





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