



Financial Fitness Guide

Tips for a healthy
savings plan



CIVISTA[®]
BANK

Focused on You

Exercise these savings tips.

| 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. ¹ |
| <input type="checkbox"/> Make an Individual Retirement Account contribution. | Supplement your employer retirement plan and earn a tax benefit. ¹ |

| Tips for Saving More | Financial Benefits for You |
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| <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. ² | 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 www.annualcreditreport.com . 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. ² | Save on interest expense. |

Stay on track with a budgeting calculator.
Visit civista.bank/calculator/home-budget.



¹ Consult your tax advisor.

² Subject to credit approval.



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