

\$\$ How to Grow Your Money \$\$

Make saving money part of your long-term financial planning. Start with small, practical steps in your money management strategy that focus on spending less and saving more. It might not seem that what you do makes much of a difference at first, but eventually you'll see the results. Nothing makes your money grow more quickly than developing good financial habits. Simple steps pave the way to building a secure financial future.



- **Save Regularly.** Have a certain amount of your paycheck automatically deposited into your savings account every payday. Call us or go online to set up a schedule to transfer the money from your checking account to your savings account.
- **Explore different savings options.** Put your money into a high-yield savings account or certificate of deposit instead of a traditional savings account. Your money will earn more interest and grow at a faster rate.
- **Pay down your debts.** The less money you pay out on expenses each month, the more money you have to save and invest. When you pay off credit card bills and other revolving debts, you not only save the money you make in payments each month, you also save money on the high interest rates you are paying. Avoid taking on new debt by not spending more money that you have coming in each month.
- **Reduce your spending by cutting expenses.** Create a budget and don't stray from it. You can reach your financial goals easier when you know exactly where every dollar of your money is going. Take a careful look at your spending habits to find ways to cut costs. List every expense you have and then ask yourself whether you really need it. If you can do without it, slash the expense from your budget and invest the money you save.
- **Tax yourself.** Each time you buy something, put a percentage of the money you spend into your savings. Try to set aside 10 percent of every dollar you spend. If your budget can't afford that much, set aside a lesser amount. Any time you can afford to save more, do it.

Watch Out for ATM Skimmers!

- * **Use secure ATMs**—under video surveillance or inside of a bank lobby. They're less likely to be tampered with. Thieves have to take more risk installing skimmers where there are security cameras.
- * **Cover the ATM keypad as you're entering your PIN** — just in case there's a hidden camera around.
- * **Skimming devices will stick out a few extra inches from an ATM.** If something looks suspicious, find another ATM. Don't fall for a poor fitting device (or a sticker or sign that says "Swipe Here First", or "Use This Machine Only").
- * **If a machine keeps your card, call the bank immediately and report it.**
- * **Don't accept "help"** from anybody hanging around the ATM machine. They may say they were having trouble also and you just need to enter your PIN again.
- * **Keep your eyes on your card** if you have any doubts. Don't let a merchant walk off with your card — even for a few seconds.



(Above: Example of an ATM Skimmer Device)

Better Ways for Online Banking & Online Bill Pay

www.bankofhays.com

www.hanstonstatebank.com

www.fsbjetmore.com

For College Students: Passing Big Tests on Money Management

With their new independence, college students often must make financial decisions that can have consequences for years. Getting a student loan or credit card can influence long-term financial success. Here are ways to strengthen decision-making skills.

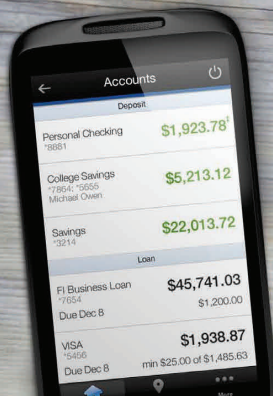
Choose a bank carefully: Help your young adult shop around for a bank account that can be accessed using ATMs near campus without paying a fee. Consider opening an account before the start of the semester so it is ready to use when your child needs it, which may be before classes start. If your child has a job, consider encouraging him or her to sign up for direct deposit, which is generally the fastest and safest way to receive money or other payments.

Do your research before applying for a student loan: If your student has to borrow to pay for some or all of a college education, jointly review the different types of student loans. Choose one that's low-cost and has flexible repayment terms, which will generally be a federal student loan. The Consumer Financial Protections Bureau (CFPB) has a "Paying for College" web page that includes a "shopping sheet" to help compare financial aid offers.

Understand the pros, cons and costs of debit and prepaid cards: Debit cards enable consumers to withdraw money from their checking accounts for purchases or cash. Prepaid cards are used to access money that has been loaded (added) onto the card, which is not connected to a bank account. Many colleges recommend or offer specific cards, often to disburse financial aid or other related funds. However, these school-affiliated cards are not necessarily the best deal for all students. To research and compare debit or prepaid cards and learn how to avoid overdraft fees, start at the CFPB's home page.

Use credit cards responsibly: While credit cards are a convenient way for young people to establish a credit history, they can make it easier to spend money. Purchases that cannot be paid in full by the due date will incur interest. Some young people end up carrying balances on their credit cards and pay significant interest costs for years. And, running a balance that is close to their credit limit can hurt a young adult's credit score. This makes borrowing more expensive and counts against them when they apply for a job, an insurance policy or an apartment.

DO YOUR BANKING ANYTIME...ANYWHERE!



HOLIDAY SKIP-A-PAYMENT

We understand money gets tight around the holiday season. That's why we are giving you the option to defer your November or December 2015 loan payment until the end of your loan! * This program lets you skip your November or December payment on your qualifying loan(s) by paying just the interest that is due. Our Skip-A-Payment program is a great way to get extra cash without having to take out a new loan. Call or stop by for complete details, or to sign up for our Holiday Skip-A-Payment program.

*Not valid on Commercial, Real Estate or Lines of Credit. Customer must be current on all loan payments. Eligibility based on applicant credit and other factors. Interest must be paid before deferral. Finance charges will continue to accrue during the deferral period.

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