

## WHY YOU NEED A BANK ACCOUNT

*By opening a bank account, you take a big step toward financial security. You can keep your money safe, enter the financial mainstream, and start saving for your dreams. The little or no-cost accounts you get through Citizens 1<sup>st</sup> Bank make it easier than ever to start.*

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### IT COSTS LESS THAN A CHECK-CASHING SERVICE

Check-cashing stores charge a steep fee for their service — anywhere from 2.5% to 10% of your monthly income. If you cash two paychecks a month, annual fees could cost you many times more than your own checking account. Also, money orders can cost up to \$3 each, making it even more expensive just to get your own money.

### IT'S SAFE

Without a bank account, you and your family face a greater risk of losing your money. You're more vulnerable to loss, robbery or theft. An earthquake, fire, or other disaster could leave you helpless. A checking or savings account is secure because your money is insured and protected by the Federal Deposit Insurance Corporation (FDIC).

### IT'S CONVENIENT

A checking account lets you deposit and withdraw your money whenever you want. You can pay bills with checks, or by direct debit, and avoid paying for money orders. You can use your debit card to buy things at stores or withdraw money from ATMs, reducing the need to carry cash. You can also keep track of your spending on the Internet. If you direct deposit your paycheck, you get instant access to your money. Best of all, this convenience comes at little or no cost.

### IT HELPS YOU SAVE FOR THE FUTURE

If you don't have a bank account, it's harder to save money for long-term goals like buying a home, starting a business, or investing in education. Studies show that people with bank accounts are more likely to save, move up the economic ladder, and reach financial security.



**[www.Citizens1stBank.com](http://www.Citizens1stBank.com)**



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