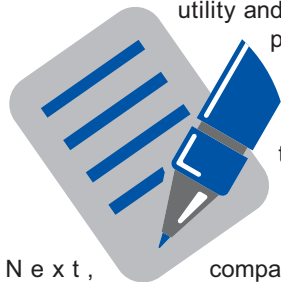


Get Financially Fit.

A new year symbolizes a new beginning and is a great time to take control of your finances. Below are some steps to help you conduct a thorough self-examination and put yourself on the path to good financial health.

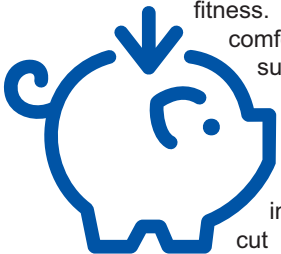


1. Face the Facts. First, gather all of your bank, credit card, utility and other account statements along with your pay stubs to help you create an accurate picture of exactly what you have and what you owe. Whether you use software, online personal financial management tools, or just good old-fashioned pencil and paper, enter your income and expenses and record an inventory of all your assets.



Next, compare your list of active and open credit and loan accounts to those listed in your credit reports. Not only will this allow you to correct any errors or omissions, but regular monitoring will also help you minimize your risk of losses from identity theft. To receive copies of your free annual credit reports from each of the three major credit bureaus, visit www.annualcreditreport.com or call 1-877-322-8228.

3. In with the New. Saving is an essential element of financial fitness. It provides security and ensures a comfortable future that can withstand financial surprises. Fortunately, it is very easy to save when you take it one step at a time. The first step is to make the decision to save and have a goal in mind. Then, decide how to save, whether by increasing your income or cutting back on expenses. To help cut back, use coupons, watch and wait for sales, take advantage of rebates, and redeem any accumulated rewards points whenever possible.



Next, determine your needs versus wants on everyday purchases. Small things add up quickly and, upon consideration of your savings goal, may be easy to reduce or eliminate. Finally, establish and stick to your new plan. Many banks offer savings plans that automatically transfer funds from checking to savings or an investment account. Even small amounts can add up quickly. Simply saving \$20 each week will add up to over \$1000 in one year.

2. Out with the Old. Now that you know what you owe, take steps to reduce your debt. Prioritize and pay off the debt with the highest interest rates first. If possible, consolidate or transfer your high-interest balances to lower-interest loans or credit cards. If you have equity in your home, a home equity loan or line of credit may be a good alternative; and interest may be tax deductible. Consult your tax advisor to be sure.



It's also a good idea to pay more than the minimum payment due and always pay on time to avoid late charges. If you carry a balance on a credit card, paying as little as \$10-\$15 more per month can significantly reduce your number of monthly payments over the life of the account balance. This can add up to hundreds or even thousands of dollars of savings in interest expense.

4. Reduce Stress. Finally, there are many things you can do to make managing your finances easier. These ideas can help you save time, eliminate clutter, and lower the fees you pay:



- Organize your personal and financial papers so you and your family can quickly find what you need;

- Consider consolidating accounts or concentrating your business with fewer financial institutions;
- Sign up for direct deposit of your pay, benefit checks, and other regular income;
- Arrange for automatic withdrawals from your checking account to cover recurring expenses such as your mortgage, car loan and utility bills
- Explore banking and bill paying by phone or online and enrolling in e-statements. These not only save time and money but also help you monitor your accounts more efficiently and reduce your risk of identity theft.
- Consider using a computer-based software program or online personal financial management tools to help you track and monitor your progress.



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Without a plan, it's easy to overspend in some areas and neglect other priorities such as reducing high-interest debt, saving for a down payment, or putting money away for retirement. That's why you should perform a regular financial checkup as an opportunity to see where your money is going and to make adjustments in your spending and saving plans for the future. Facing the facts is often the hardest and most uncomfortable step, but once it's complete, it becomes much easier to understand what your real priorities and opportunities are for your financial future.