



# SOLUTIONS

2ND QUARTER 2023

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# BENEFITS TO CERTIFICATE LADDERING

## What is Certificate Laddering?

In today's world, "guaranteed returns" seems a little too good to be true. How can an investment be guaranteed, and how do you ensure you're getting the most out of it?

### Enter Certificate Laddering.

Certificate Laddering might be the answer you're looking for if you want to take advantage of the high dividends that have continued to rise over the past several months. Certificate Laddering offers everyday people the opportunity to take a large sum of money and spread it across several certificate options at a gradually higher interest rate. Here are the top 5 reasons you should consider Certificate Laddering as your next investment move.

## 5 Reasons to Take Advantage of Certificate Laddering (Now While the Dividend Rates are Climbing!)

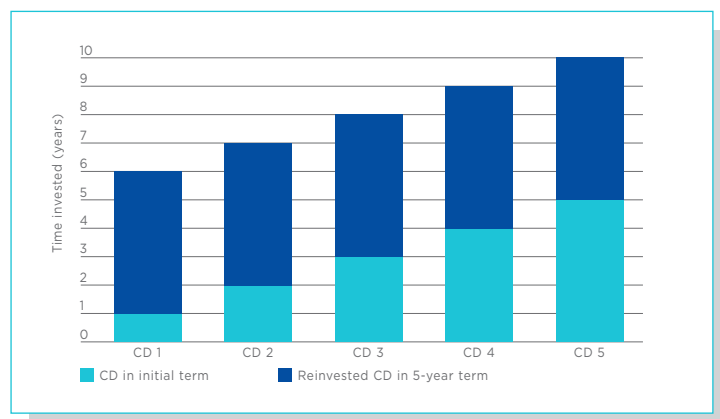
**1. Never Miss a Rate Increase.** When Federal Reserve interest rates rise, it's time to start earning more! Certificate rates have been increasing exponentially in the past few months. Certificate Laddering allows you to take advantage of the next highest rate by rolling over the maturing Certificate into the next highest interest rate.

**2. Maintain Liquidity.** Everyone wants access to their funds as quickly as possible. With Certificate Laddering, you can access your investments sooner than later by taking advantage of shorter-term Certificates (think anywhere between 3-8-month terms) rather than having your money locked up in a long-term certificate. When staggering investments, you will have access to your shorter-term maturing Certificates faster and sooner.

**3. Minimize Risk.** By laddering Certificates with different maturing dates, you can minimize the risk of sudden dividend rate changes so not all your Certificates will mature at the same time when dividend rates start to decline.

**4. Diversify Your Portfolio.** You can diversify your portfolio by allocating funds into several Certificates with varying maturity dates and dividend rates.

**5. Improve Cash Flow.** Have peace of mind knowing your certificate investments mature at varying times over the years with laddering. Through this savvy investment tactic, you will have a steady stream of income you can access sooner instead of waiting for a large sum to mature over time.



## Summary

Whether you're an investing pro-- or just starting out-- there are huge advantages to Certificate Laddering. With the laddering technique, you have more options for your investments without having to feel the pressure of a long-term commitment Certificate. With guaranteed returns and climbing dividend rates, now is the time for investors of all ages to take advantage of the benefits Certificate Laddering offers.



# HEALTHY FINANCIAL HABITS:

DAILY CHANGES THAT BUILD  
LONG-TERM WEALTH

If you're like most people, you probably want to save money and build wealth for the future. But it can be hard to know where to start. Luckily, there are some small changes you can make in your daily routine to help you reach your financial goals. Learn more about healthy financial habits and how they can benefit you in the long run.

## Tip #1: Make a budget and stick to it



An essential part of building healthy financial habits for the long term is to make a budget and stick to it. Keeping track of how much money you're spending and where it's going can be intimidating at first, but it can pay off in the end. Knowing where your money is going is key to saving money, and sticking with a budget is one of the best ways to ensure that you're on top of your finances.

Start small; create a budgeting system specific to your income that allows you to be aware of your expenses each month.

## Tip #2: Invest in yourself



When it comes to establishing healthy financial habits, investing in yourself is one of the best things you can do. Whether you're deepening your knowledge and skills with one of our online financial modules or familiarizing yourself with stocks and investing, expanding your financial literacy is a great step in developing a foundation of sustained wealth and success. Taking the time to find out what works best for you can lead to an increased sense of security when it comes to your financial future.

## Tip #3: Live below your means



Incorporating financial habits that will help build long-term wealth and security begins with living below your means. That means making sure to save more than you spend each month, and avoiding the temptation of using credit cards unless you can pay them off fairly quickly. Taking time each day to focus on budgeting, tracking spending, and creating a realistic plan for saving money on a consistent basis will help you get ahead financially and build crucial economic stability in the long run.

## Tip #4: Automate your finances



Automating your finances is one of the best ways to ensure you never miss a payment and can be an incredibly effective tool for building healthy financial habits. Set up automatic payments through our Digital or Mobile banking - for both your bills and savings so that money is always set aside for the important things like paying off debt or increasing your savings goals.

Not only does this ensure there is money available for the essentials, but it also makes it much easier to stick to those goals. Automation takes away the extra step of having to manually transfer funds each month and takes out any temptation or distractions that could derail you from your long-term wealth goals.

## Tip #5: Have multiple streams of income



Having multiple streams of income is a great way to supplement your primary source of income. Side hustles such as freelance work and other part time gigs can help you save more money while building healthy financial habits. Having multiple sources of income will give you the chance to create long-lasting wealth and achieve financial freedom.

**Incorporating healthy financial habits into your life can help you achieve short-term and long-term financial goals alike.**



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