


**Bank
Smart**
for a brighter future



MARQUETTE BANK





Marquette Bank
makes
banking easy!

Be a smart teen on the cash scene!

Have you heard? Being financially responsible is one of the most important things you can do for your future. It may sound boring but once you get the hang of it, the benefits are huge! In the short-term, it teaches you to manage your money. In the long-term, it helps you save – for things such as college, a car or even a home. And most importantly, it helps you build good credit and it gives you the skills you need to control your financial destiny.

Finally, **you're in charge!**

Marquette Bank wants to help you become more financially responsible, so we've put information you need to know right at your fingertips. We'll help you choose the right services to start shaping your financial future. If you haven't already opened an account, come to your nearest Marquette Bank location or check us out online.

You've earned that money – why let someone else manage it? Take charge! You should know the difference between the various types of accounts and their benefits. Plus, knowing how to write checks, use your Debit/ATM card and balance your checkbook are also important tools. Let's discuss some of the basic banking skills you'll need to know.

The Basics You'll Need

Savings Accounts

- The best place to put aside money for a large purchase or future use. For example, college or a car.
- Deposits and withdrawals are permitted.
- Your money earns interest.

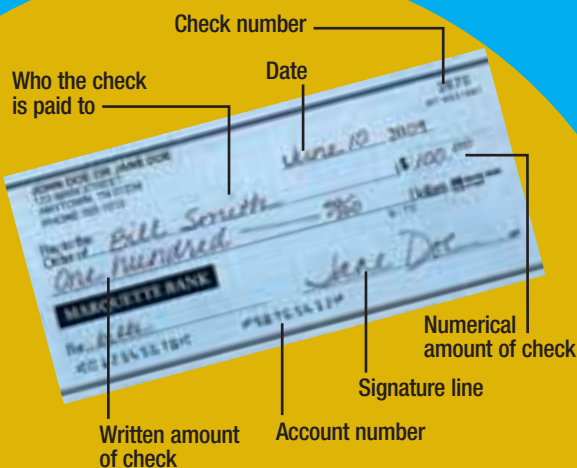
Checking Accounts

- Safe and convenient way to pay for day-to-day things without using cash.
- Allows you to track where your money is going.

Using Checks

How to Write a Check

Sure Debit/ATM cards are the easiest way to make a payment, but there will be a day when you'll have to write a check – so you should know all of the important areas:



Visit www.emarquettebank.com/teenbanking for tips on how to use an ATM, write a check and read your bank statement.

Balancing Your Checkbook

It is important that you keep track of your money. It's the only way to know if you have enough money in your account to cover what you're spending. Always write down your transactions and compare it either online, by phone or to your monthly statement.

- Use a check register to write down and record your transactions (deposits, checks, online transfers, debits, purchases, ATM.)
- Compare written register with account statements.
- TIP: Never write a check for more money than you have in the account.



Electronic Banking Debit/ATM Cards

Debit/ATM cards have become an increasingly popular way to make purchases and withdraw money. They are easier to use than a check and you can withdraw money, fee free, at any Marquette Bank-affiliated ATM.

- Debit cards act like a check, as the money is taken out of your account immediately.
- ATM cards allow access to your accounts when you need cash. At Marquette Bank we offer over 33,000 FREE ATMs nationwide.



Online Banking

Just log-on to Marquette Bank's website, www.emarquettebank.com, and your account information is at your fingertips.

- Online Statements show you all the activity on your account.
- Online Bill Payment lets you pay bills electronically.
- Email Notifications keep you up to date on your account status.

The Benefits of Budgeting

As a teenager, you might not know how to budget. It's a way to manage your money without spending more than you have. Budgeting allows you to know how much you have to spend within a certain amount of time and helps you avoid common pitfalls like overspending.

Budgeting also helps you:

- Control how you spend and save your money.
- Prepare for major or unexpected expenses.
- Identify your expenses and spending habits.
- Identify the amount you spend each month.

You can use your budget to:

- Track the amount of money you have coming in and going out.
- Discover where you are spending too much and can put money into your savings.

What makes a good personal budget?

- Your ability to cover basic expenses.
- You have cash for the unexpected.
- You have savings for the future.

Spending Tips

- Shop with your budget in mind.
- Plan ahead for large purchases.
- Compare prices at different stores.
- Consider that small daily purchases really add up.
- Beware of ATM charges from other banks.
They often charge you a fee just for using their machines.

Savings Tips

- When you have cash in your pocket, it's tempting to spend it, but saving some or all of it will help you in the long run.
- Set aside at least 10% of your earnings into your savings.
- When you get a raise, put the extra amount into savings – you will hardly miss it.
- Before you spend, ask yourself if it is a need or a want.
If you don't need it, why buy it?



Setting Financial Goals

Now that you have the 411 on banking, it's time to take a step toward building a stronger financial future. Here are a few suggestions on how to set and achieve your goals:

- List everything you want to achieve.
- Break goals down into short-term (less than 1 year), medium-term (1-5 years) and long-term (5 years+) goals.
- Learn more about personal finance – read books, understand your accounts, talk to a Marquette Banker, ask questions, pay attention in economics class your senior year!
- Save, budget and spend carefully.
- Measure your success monthly and annually.
- Take control – Talk with parents and your Marquette Banker often.



Use these tips and your common sense to build financial freedom. Down the road when you've got significant savings and strong credit, you'll be happy you did.



Let Marquette Bank help you. Stop into your nearest branch and get started. For more information, call **1-888-254-9500** or visit **www.emarquettebank.com**.



Banking Benefits

Up until now, to you, the Bank was just a place that gave you a lollipop as a kid. But as you become a young adult, it's a place where you can shape your future. And Marquette Bank wants to help you!

There are many benefits to managing your money with the Bank. Let's explore how Marquette Bank can work for you:

- It's the safest place to keep your money.
 - Money is held in secure, private accounts.
 - Prevents cash from being lost, stolen or spent.
 - Only account holders have access to your account.
- There are many ways to easily access your money.
 - Writing checks.
 - Using the Automated Teller Machines (ATMs).
 - Withdrawals at the Bank.
 - Online at www.emarquettebank.com.
 - Purchases with your Debit card.
- It's a better way to manage money.
 - Safer than carrying cash.
 - Provides record of payment.
 - Allows for easier tracking of money deposited and spent.

FunRewards

MARQUETTE BANK

One more super sweet benefit - Our *FunRewards* program. When you use our banking services, you receive *FunRewards* points that you can redeem for great gift cards for gas, shopping, entertainment or dining at the hottest locations!



“Marquette Bank is my **BBF:** Best Bank Forever”



MARQUETTE BANK

We Do What It Takes.

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