

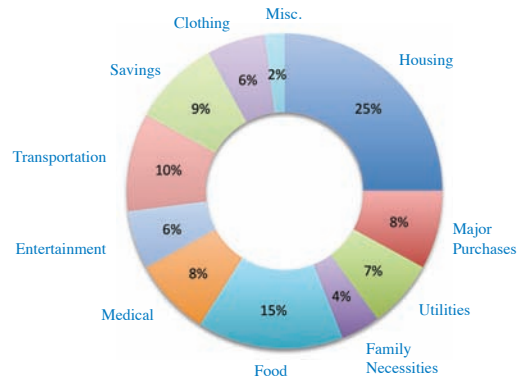
## Tips for staying financially healthy!

### ► Are You Spending Wisely?

Taking a hard look at where you spend money is just as important as finding ways to save it.

Big-ticket items like mortgage and car payments are part of the equation. But pocket change spent on soft drinks and DVD rentals can add up quickly.

Use this chart as a quick guide. Compare your monthly expenses to the recommended averages.



**Are your household expenditures in balance?**  
Visit us online for more in-depth info.

 <http://www.paynecountybank.com/spendingwisely>

### ► What's Draining Your Wallet?



*Lattes, sodas and water. Oh My!*

Indulge yourself? Think again.  
Is your habit costing you more than you realize?  
Try the "Save My Wallet Calculator" online!

 <http://paynecountybank.com/whatsdrainingyourwallet>

	The Price of Convenience		It Pays to be Frugal	
<i>On the way to work</i>				
Tall latte	\$3.00	Brew at home	\$0.23	
<i>Afternoon snack</i>				
Candy bar	\$0.75	Apple	\$0.32	
Soda	\$1.25	Water	\$0.00	
Daily Total	\$5.00	Daily Total	\$0.55	
Workdays per year	261		261	
<b>Annual Total</b>	<b>\$1305.00</b>		<b>\$143.55</b>	
		<b>Total Savings \$1,161.45</b>		

### ► Why You Buy

Want a few tips for saving money and becoming a savvy shopper? Check out these facts from a retail anthropologist, then see how to turn them to your advantage.

Tips for savvy shopping:

 <http://www.paynecountybank.com/whyyoubuy>



It's more important than ever to be knowledgeable in safeguarding your own personal and your family's financial health. We're pleased to offer these financial health tips because if you're financially healthy it contributes to our community's good financial health, too!

Look for the mouse in these articles for more in-depth information at [paynecountybank.com](http://paynecountybank.com)!

Dan Johnson, Exec. VP & Cashier

► **Your Budget. Your Roadmap.**



*Where does your road lead?*

Typically life follows the same road – a monthly paycheck and expenses for groceries, mortgage, new shoes for the kids, etc. But occasionally you may find yourself on an unexpected side trip to the doctor or needing cash for car repairs. Are you prepared?

A budget is simply a roadmap to guide you into better saving and spending habits.

**A budget roadmap can help you:**

- Balance expenses with income and set priorities.
- Show if disposable income remains (or doesn't!) to indicate your financial health.
- Achieve that satisfied feeling of being in control.

**Chart your financial destination.**

- Set a goal or destination.
- Create manageable trips to achieve it (by week, month, year).

**Stay on course.**

- Know what motivates you. Be sure you understand why you want to change.
- Be flexible. Don't punish yourself if you take a wrong turn – just turn around.
- Your trip is unique. It may take more than one way to get your finances back on track.

**Need a compass?**

(see the Financial Toolbox below)



► **The Saving Habit**

*Your #1 Priority – Paying Yourself First*

- Some of us save.*
- Some of us don't save enough.*
- Some of us don't save any.*

If you fit into any of these categories you're not alone. The time is now. It's time to take up the habit of saving.

**How To Get Started**

- Make saving your #1 priority.
- Reward yourself "first" every paycheck.
- Add the "Pay Me" date to your calendar.
- Make it a "must be paid" expense like other regular bills.
- Decide how to make the deposit: auto transfer from checking or write a check.

 <http://www.paynecountybank.com/savinghabit>



► **Ways to Save**

*Easier than you think!*

**Lessons from Mom**

Moms are pretty creative when it comes to cooking. Do the same with your personal finances. Pay into your savings account first. Pay your bills. Then, if you have a bit of money left at the end of the month, save the leftovers! Adding every little bit makes a richer stew.

**Adopt the 10% Rule**

Live within your means. Save a minimum of 10% of your gross income.

Your earn \$10. Save \$1. Spend \$9. Simple. Practical.

**Debit Card Savings**

PCB's Round Up Savings Program "rounds up" your debit card transaction to the whole next dollar and automatically transfers the difference from your checking account to your savings account. We couldn't make it much easier.



Apply online:

<http://paynecountybank.com/roundup>

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**FINANCIAL TOOLBOX**

**Need a Compass?**

Download a FREE Budget Worksheet

 <http://paynecountybank.com/budgeting>

**Savings Mentality Quiz**

5 Questions That Could Change Your Life

 <http://paynecountybank.com/waystosave>

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