

BANK NOTES

January 2012 - Vol. 3 Issue 1

Go Green

You haven't signed up for online banking? What are you waiting for? You can save gas, money and trees banking with NWSB! If you received a new tech gadget over the holidays, this is the perfect time to sign up for online banking, bill pay, e-statements and mobile banking. Our customers say that it is easy, convenient and saves them time.

If security is a concern, check out our [NWSB Security Center](#) to see what security measures we take and to learn what you can do to protect yourself and your computer.

Dear Customer,

You could be a winner in 2012. Enter for a chance to win a \$50 gift card to Debz Stylz in Manchester by stopping in one of our branches to answer the NWSB Question of the Month. Last month Kim Golliday won a \$50 gift card to the New Windsor Inn for taking the time to answer one question!

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Sincerely,

Your friends at New Windsor State Bank

Creating a Budget

If making a financial budget is one of your New Years Resolutions, check out these tips to help you bring your spending under control.

1. Budgets are a necessary evil.

They're the only practical way to get a grip on your spending - and to make sure your money is being used the way you want it to be used.

2. Creating a budget generally requires three steps.

- Identify how you're spending money now.
- Evaluate your current spending and set goals that take into account your long-term financial objectives.
- Track your spending to make sure it stays within those guidelines.

3. Use software to save grief.

If you use a personal-finance program such as Quicken or Microsoft Money, the built-in budget-making tools can create your budget for you.

Visit [Money 101](#) to see the rest of the tips from Money Magazine and learn more about saving, investing, reducing taxes and much more.

Ten Year Pins

New Windsor State Bank recognized employees for 10 years of dedicated service. Pictured left to right are: Amanda Prince, Michelle Green, Nina Fuhrman, Barbara Galford-Graham and Tom Rasmussen.



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