



THE FARMERS *of* STATE BANK
WAUPACA • WILD ROSE • FREMONT

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Why Have a Savings Account?

1. Save for your future

- For Education
- For Housing
- For a Vacation
- For a New Vehicle
- Your retirement - Social Security might not be around by the time you retire, so you might need to save on your own

2. Save for an emergency

- Hospital bills
- Repair to your home and furnishings (roof, water heater, furnace, etc.)
- Repair your vehicle
- In case you get laid off (usually say you should have 3 to 6 months put away for this)

3. To make more money

- Savings accounts give you Interest (additional money paid to you by the bank)
- If you leave your money at home you will not receive Interest.

4. It is more Secure

- Your money is safe from theft, loss and fire.

5. Your money is Insured by the FDIC

- Your money is insured for at least \$250,000 through December 2013 (when it will return to the normal level of \$100,000) by the Federal Deposit Insurance Corporation (FDIC).