

There are a number of ways to save your money, invest your money and to keep your money safe.

**10 steps to shopping for a financial institution**

1. Educate yourself and do the proper research to find the options that will benefit you personally and financially. **You!**
2. Figure out what you want out of the bank you choose, simple savings or multiple services.
3. Check out the different interest rates paid while your money is in the bank.
4. Decide if you want a bank close to home or work, or if using ATM, multiple locations.
5. Investigate the fees the bank charges for checking, overdraft penalty, or if a minimum balance is required.
6. Visit the banks you are interested in doing business with. Is the staff professional and courteous? Do you feel comfortable banking there?
7. Ask your friends and family where they bank and if they are satisfied or recommend their bank.
8. Remember, this is a big decision and it's your decision to make. You don't have to give your money to a financial institution that has poor customer service or limited hours of operation.
9. If using ATM cards, check out the locations and make sure they are convenient. If you use an ATM that does not belong to your bank you will most likely pay a fee. Tip – If you need cash and are out shopping and don't have access to an ATM that is associated with your bank, ask for cash back when you make your purchases with your debit card. There is no charge.
10. You may want to research credit unions, a cooperative financial institution, owned and controlled by the people who use its services. The difference between a bank and a credit union is that credit unions are non-profit institutions and are not in business to make a profit like regular banks. You should make certain that the credit union you are researching is convenient for your banking

