Content items for MACM Greenwell demo

# Article

|  |  |
| --- | --- |
| Title | How to Compare Auto Insurance |
| Keywords | transportation, modelj |
| Categories | greenwheel, insurance |
| Summary | Helpful tips |
| Body | When comparing car insurance quotes online, it helps to compare apples to apples; in other words, you want to be sure that the quotes you get are for identical - or at least very similar - auto insurance policies. Here are some things to be looking for when you compare car insurance quotes:  **Ensure Coverages, Limits and Deductible Amounts are the same​​** Higher coverages and limits, as well as lower deductibles, will raise the premium you pay. At the same time, lower coverages and limits and higher deductibles will lower your premium.  **Know What Coverage You're Getting** Auto insurance policies have a number of components. When you compare car insurance it's a good idea to be familiar with concepts such as:   * Liability * Medical payments and personal injury * Uninsured/underinsured motorists * Collision and comprehensive   Before you compare car insurance quotes, learn more about Auto Insurance Coverages Know What Policy Features are Included When you compare car insurance, make sure you're getting the coverage you need and the features you want. |
| image | compareautoinsurance.png |

|  |  |
| --- | --- |
| Title | Lease vs Buy |
| Keywords | welcome |
| Categories | greenwheel, loan |
| Summary | Know the benefits |
| Body | | **Buying** | **Leasing** | | --- | --- | | **Ownership** |  | | You own the vehicle and get to keep it as long as you want it. | You don't own the vehicle. You get to use it but must return it at the end of the lease unless you decide to buy it. | | **Up-front costs** |  | | They include the cash price or a down payment, taxes, registration and other fees. | They typically include the first month's payment, a refundable security deposit, a down payment, taxes, registration and other fees. | | **Monthly payments** |  | | Loan payments are usually higher than lease payments because you're paying off the entire purchase price of the vehicle, plus interest and other finance charges, taxes, and fees. | Lease payments are almost always lower than loan payments because you're paying only for the vehicle's depreciation during the lease term, plus interest charges (called rent charges), taxes, and fees. | | **Early termination** |  | | You can sell or trade in your vehicle at any time. If necessary, money from the sale can be used to pay off any loan balance. | If you end the lease early, early-termination charges can be almost as costly as sticking with the contract. | | **Vehicle return** |  | | You'll have to deal with selling or trading in your car when you decide you want a different one. | You can return the vehicle at lease-end, pay any end-of-lease costs, and walk away. | | **Future value** |  | | The vehicle will depreciate but its cash value is yours to use as you like. | On the plus side, its future value doesn't affect you financially. On the negative side, you don't have any equity in the vehicle. | | **Mileage** |  | | You're free to drive as many miles as you want. (But higher mileage lowers the vehicle's trade-in or resale value.) | Most leases limit the number of miles you may drive, often 12,000 to 15,000 per year. (You can negotiate a higher mileage limit.) You'll have to pay charges for exceeding your limits. | | **Excessive wear and tear** |  | | You don't have to worry about wear and tear, but it could lower the vehicle's trade-in or resale value. | Most leases hold you responsible. You'll have to pay extra charges for exceeding what is considered normal wear and tear. | | **End of term** |  | | At the end of the loan term (typically four to five years), you have no further payments and you have built equity to help pay for your next vehicle. | At the end of the lease (typically two to four years), you'll have to finance the purchase of the car or lease or buy another. | | **Customizing** |  | | The vehicle is yours to modify or customize as you like. | Because the lessor wants the vehicle returned in sellable condition, any modifications or custom parts you add will need to be removed before you return the car. If there is any residual damage, you'll have to pay to have it fixed. | |
| image | leasevsbuy.png |

|  |  |
| --- | --- |
| Title | Top 10 tips for saving money |
| Keywords | home |
| Categories | investment |
| Summary |  |
| Body | * **Start right away.** Don’t wait till you make more money * **Start small.** It will add up to big piles of money over time. * **Write down your goals.** That makes them more real, and you’re more likely to achieve them. * **Have your employer  (or your bank) save for you** by taking money off the top of your check for retirement or some other goal. You won’t miss it. * **Set up an account for each goal** -- retirement, vacation, car, new computer so you can track your progress * **Deposit your paycheck into your savings account.** You’ll think twice before you take out money. * **Subtract your credit purchases from checking right away** so that you’re not surprised when you get the bill. * **Toss spare change into a glass jar** on your dresser and watch your money grow. * **Give yourself an instant reward**: Each time you pass up that latte, toss the money in your cash jar. * **After you pay off a loan or credit-card bill, keep writing the check** and send it to a savings or investment account. |
| image | tipssavings.png |

|  |  |
| --- | --- |
| Title | Investment Seminar |
| Keywords | fund, retirement |
| Categories | stockmarket, investment |
| Summary | June 3, 2016 |
| Body | Greenwell Bank welcomes Ron Johnson as our special guest speaker.  Special topic: "Investing for your future" |
| image | calendar.png |

|  |  |
| --- | --- |
| Title | Investing 101 |
| Keywords | retirement |
| Categories | investment |
| Summary | Get started planning for your future |
| Body | The Portfolio  A portfolio is a combination of different investment assets mixed and matched for the purpose of achieving an investor's goal(s). Items that are considered a part of your portfolio can include any asset you own - from real items such as art and real estate, to equities, fixed-income instruments and their cash and equivalents. For the purpose of this section, we will focus on the most liquid asset types: equities, fixed-income securities and cash and equivalents.  An easy way to think of a portfolio is to imagine a pie chart, whose portions each represent a type of vehicle to which you have allocated a certain portion of your whole investment. The asset mix you choose according to your aims and strategy will determine the risk and expected return of your portfolio.  Basic Types of Portfolios  In general, **aggressive investment strategies** - those that shoot for the highest possible return - are most appropriate for investors who, for the sake of this potential high return, have a high risk tolerance (can stomach wide fluctuations in value) and a longer time horizon. Aggressive portfolios generally have a higher investment in equities.  The **conservative investment strategies**, which put safety at a high priority, are most appropriate for investors who are risk averse and have a shorter time horizon. Conservative portfolios will generally consist mainly of cash and cash equivalents, or high-quality fixed-income instruments. |
| image | investing101.png |

|  |  |
| --- | --- |
| Title | Small Business Loans |
| Keywords | smallbusiness |
| Categories | loan |
| Summary | 5 things you should know about SBA |
| Body | The SBA backs loans, they don’t lend money. Understanding a little more about loans backed by the Small Business Administration can help you decide whether they’re right for your business.  **The SBA does not engage in direct lending** The SBA offers a variety of loan programs for very specific purposes. When you apply for an SBA loan, though, you do so through a bank, not through the SBA itself. While the bank is providing the actual loan, the SBA is guaranteeing a portion of that loan. In effect, the SBA is serving as a co-signer, which in turn helps banks provide more flexible terms to borrowers.  **Not all banks offer the same SBA programs** The SBA has several loan programs, including 7(a) for general small business loans, 504 for real estate and equipment, microloans and disaster loans. An SBA loan must first be approved by the issuing bank, which may choose which programs to offer. Also, the lending requirements for any given SBA loan may vary from bank to bank, depending on specific bank policies.  **SBA loan programs are not just for new businesses**The SBA exists to provide small businesses with financial assistance programs that have been specifically designed to meet key financing needs, including debt financing, surety bonds and equity financing. While many entrepreneurs and new businesses look to the SBA for financing, many established business take advantage of SBA-backed lending each year.  **An SBA loan means additional paperwork** Applying for an SBA loan means you need to provide paperwork to both the bank and the SBA. In addition to the documentation a bank will typically require the SBA requirements  **You can get better terms with an SBA loan** SBA loans are designed to help borrowers who may not meet the lending standards set by most banks. These can include issues such as a recent change in business ownership, a shortfall in collateral to secure the loan, business principals who have a low net worth or the need for extended payment terms. |
| image | smallbusiness.png |

|  |  |
| --- | --- |
| Title | Estate Planning Seminar |
| Keywords | retirement |
| Categories | investment |
| Summary | June 2, 2016 |
| Body | Time:  6:00 PM to 7:00 PM  Location:  Boston Branch  Join Richard Clark, Geenwell Bank Vice President of Trust Services at this informative seminar where he will discuss the following topics:   * Wills and Living Trusts * Asset Protection Planning * Special Needs Trust * Second Marriage Planning * Healthcare Documents * Estate Planning & Nursing Homes * What is probate and should I be concerned about it? * Does joint ownership avoid probate? * Durable Powers of Attorney * Are you planning to leave assets to a beneficiary and are concerned about their future management or distribution? |
| image | calendar.png |

# Offer

|  |  |
| --- | --- |
| Title | Auto Loans |
| Keywords | transportation, modelz |
| Categories | greenwheel, loan |
| Summary | New and Used |
| Body | Receive a great fixed-rate auto loan for your new or used car or auto refinance. Before you apply, we want to make sure you understand the basics of interest rates when it comes to financing a car.  **New Car Loans**  With Greenwell Bank, you can get a new auto loan with a great rate.   * Free online loan request * Compare rates from multiple lenders * Get approved, then shop for a new car   **Used Car Loans**  Get a used auto loan with a great rate.   * Free online loan request * Compare rates from multiple lenders * Get your car loan, then shop for used cars   **Auto Loan Refinancing**  Take advantage of low auto loan refinancing rates to lower your car payment. Not sure if refinancing makes sense for you? Read our Do's and Don'ts of Auto Loan Refinancing. When you're ready, apply online for an auto loan refinance. It's free, with no obligation, and you'll be able to compare auto loan rates from multiple lenders.   * Free online refinance request * Free auto loan refinancing quotes * Compare rates so you get the best deal * Save money with a lower interest rate |
| Price | null |
| image | autoloans.png |

|  |  |
| --- | --- |
| Title | Portfolio Management Services |
| Keywords | retirement |
| Categories | investment |
| Summary | Professional help planning for your future |
| Body | Access professional portfolio management solutions that draw on a wealth of expertise. From managed portfolios and specialized strategies to customized advice, get the right level of investment management for your needs. The range of services and benefits include:   * Ongoing investment advice * Seasoned portfolio managers * A wide range of investing strategies * Low fees, straightforward pricing |
| Price | null |
| image | portfolio.png |

|  |  |
| --- | --- |
| Title | Small Business Loans |
| Keywords | smallbusiness |
| Categories | Loan |
| Summary | Rates start at 11% |
| Body | null |
| Price | null |
| image | Smallbusiness2.png |

|  |  |
| --- | --- |
| Title | Car Insurance |
| Keywords | transportation |
| Categories | insurance |
| Summary |  |
| Body | At Greenwell Bank with partner with the following professional insurance providers:   * Progressive * Alstate * Geico * State Farm * and many more! |
| Price | null |
| image | carinsurance.png |

|  |  |
| --- | --- |
| Title | GreenWheel Cars |
| Keywords | Welcome |
| Categories | greenwheel |
| Summary | Driven by you |
| Body | GreenWheel Cars is proud to offer Greenwell Bank members 6 months of free service with a purchase of a new 2015 vehicle.   * Service includes: * Oil and filter changes * Tire rotation * Wheel alignment * Front and rear break check * Wiper blade replacement * Unlimited car washes   GreenWell Bank Auto loan rates   * Auto Fixed 5 Years 2.99% * Auto Variable 5 Years 2.99%   Greenwell Bank and GreenWheel Cars provide you with the best auto buying and loan experience.  Let us be a part of your car buying experience! |
| Price | null |
| image | greenwheel.png |

|  |  |
| --- | --- |
| Title | Checking Accounts |
| Keywords | home |
| Categories | investment |
| Summary | It’s your money. Never pay to use it. |
| Body | * Free Online Banking * Free Online Bill Pay * Free Mobile Banking with Mobile Deposit * Free Online Check Viewing * Free Direct Deposit * Free Online Statements * Free e-Alerts * And there's more: * No monthly account fees * No low-balance fees * Unlimited transactions * Free Visa® Debit Cards on approved credit * Free Picture Perfect card customization |
| Price | null |
| image | checkingaccounts.png |

|  |  |
| --- | --- |
| Title | Home Loans |
| Keywords | home |
| Categories | loan |
| Summary | Greenwell Bank – Where People Matter |
| Body | **Home loan rates start at just 2.99%**  There's a mortgage product to meet almost any need. From first-time buyer programs to reverse mortgages to home equity lines of credit (HELOCs), today's lenders offer products that allow borrowers to buy property with a low (or no) down payment or build a house  Greenwell Bank customers are in good hands with options such as   * Fixed rate or adjustable rate * Conforming or jumbo loan amount * Government or conventional * Purchase or refinance * Prime or sub-prime * Traditional (forward) or reverse * Construction or permanent * First or second mortgage |
| Price | null |
| image | home.png |

# iBeacon Notifications

|  |  |
| --- | --- |
| Title | Greenwheel Model J |
| Keywords | modelj |
| Categories | greenwheel |
| Dialog Message | Help save the whales with an electric Model J! |
| Notification Message | null |

|  |  |
| --- | --- |
| Title | Greenwheel Model Z |
| Keywords | modelz |
| Categories | greenwheel |
| Dialog Message | Great loan rates on sports cars! |
| Notification Message | null |

|  |  |
| --- | --- |
| Title | Welcome to our partner, Greenwheel! |
| Keywords | welcome |
| Categories | greenwheel |
| Dialog Message | Looking for a new or used car?  We have some helpful tips! |
| Notification Message | null |