

*NBA presents awards to top banks.*

The recent economic crisis has many causes, including a lack of financial literacy. The state and the nation face a new financial reality, which includes working with higher credit standards and making ends meet with less money available.

While the future is uncertain, the men and women of the Nebraska banking industry are taking action today to help their friends and neighbors make a brighter tomorrow.

Across the state, Nebraska bankers in 60-plus banking locations participated in the American Bankers Association Education Foundation's 13th Annual Teach Children to Save program.

Nationwide the program reached one million students with financial education lessons. Through participation annually in Teach Children to Save, bankers are helping the next generation and their families acquire important financial skills. Banking is much more than the headlines make it. It's about people, communities, and relationships.

Helping individuals and families grow and prosper is at the core of the banking relationship. It's an investment in the state and in the nation's future.

If anyone would like to bring a financial education lesson to their school or community group this year may contact their local banker.

### **Savings Tips**

While Teach Children to Save occurs in April, the Nebraska Bankers Association offers the following tips

to help parents make every day “savings day.”

- Help kids open their own bank savings account and make deposits regularly. Many banks have children’s accounts that offer no fees and no minimum balance.
- Make going to the bank fun! Some banks have kids’ clubs where members receive monthly newsletters or balloons whenever they make a deposit. If your bank doesn’t offer this, be creative in your efforts and develop your own rewards for saving.
- Kids love to get mail, so encourage them to keep an eye out for their monthly statement.
- Talk to your child about the family budget. Include a discussion on wants and needs. Reinforce this by budgeting for a family outing or purchase.
- Give your kids positive feedback. As they grow older, give them greater responsibility with regard to how they spend and save their money.

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### **Awards Presented To** □

### **Outstanding Banks**

The NBA congratulates Pinnacle Bank for outstanding participation throughout April during Teach Children to Save and will be presenting Pinnacle Bank a special awards for their effort.

