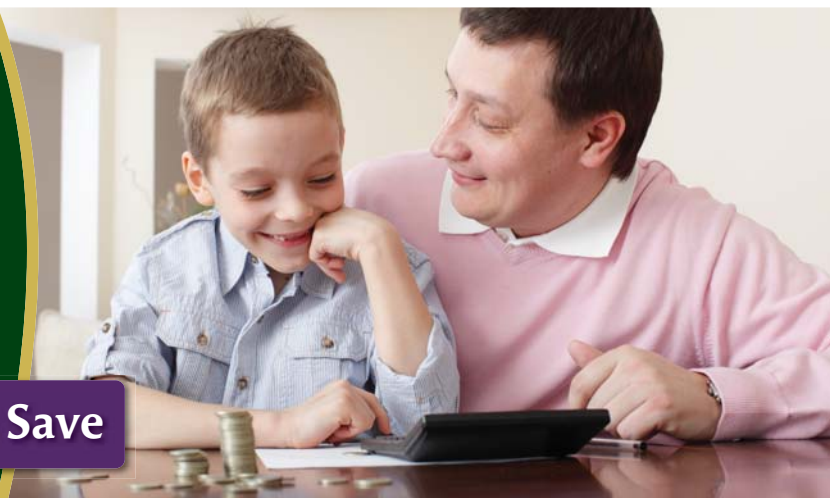


# Start Your Kids ON THE ROAD TO FINANCIAL SECURITY

## Teach Them To Save



Teaching kids about the value of saving money and using money wisely is no easy task. A good starting point is to open a savings account and set a few simple goals. We've prepared some helpful tips for you to teach kids to save.

**FOCUS ON A GOAL.** Keep your reason for saving money in the top of your mind. Post the goal on a mirror so you will see it often.

**OPENING UP A SAVINGS ACCOUNT** is the first step in building your child's financial future. The bank is the safest place for money, safer than a piggy bank. Plus, their money will earn interest.

**TALK OPENLY ABOUT MONEY WITH YOUR KIDS.** Communicate your values and experiences with money. Encourage them to ask you questions, and be prepared to answer them – even the tough ones.

**EXPLAIN THE DIFFERENCE BETWEEN NEEDS AND WANTS,** the value in saving and budgeting and the consequences of not doing so.

**SET UP A CHORE CHART** and give your children an allowance for completing their tasks. Require them to save at least a small portion each week.

**DISCUSS AND PRACTICE WAYS TO SAVE** through wise spending choices (e.g. shopping for generic brands at the grocery store, using coupons, or renting a video instead of going out to the movies).

**REWARD GOOD BEHAVIOR** with treats that are not linked to money or shopping.

**DEMONSTRATE GOOD BUDGETING HABITS** by setting a specific amount for gifts for your children before you shop so you don't feel pressure to buy impulse items.

## Open a KIDS SAVINGS ACCOUNT and Receive Up to \$25



Earn a variable  
**1.00%** APY\*  
(Effective 4/26/2010).

- Open your child's account with as little as \$10.
- We'll match your opening deposit (up to \$25).
- No monthly fees.
- When your child turns 18, the account automatically convert to Highlands State Bank® Statement Savings Account.
- FDIC Insured - Deposits are FDIC insured up to \$250,000 per depositor.
- Quick Application - Start saving in less than 5 minutes.

For more information call or stop by one of our convenient locations.

Sparta - 973.726.8294  
Totowa - 973.720.0555  
Vernon - 973.764.3200



[www.HighlandsStateBank.com](http://www.HighlandsStateBank.com)

FDIC

\*Annual Percentage Yield (APY) available as of 4/26/10. This variable APY may change at any time.