



News Release

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FOR IMMEDIATE RELEASE

Six Tips for your Financial Spring Cleaning

(March 28, 2018) — As Americans kick off the spring season by cleaning, sorting and tidying up around the house, Heritage Bank & Trust is encouraging consumers to add financial organization to their spring cleaning to-do list. To help, Heritage Bank & Trust has highlighted six tips for organizing your financial house.

“People are motivated to get things done when the weather warms up and the flowers bloom, which makes it an ideal time to look closely at your savings and spending habits,” said President & CEO Jim Robinson. “Putting in the work now will help you live your best life in the months ahead.”

Heritage Bank & Trust recommends these six tips to help consumers organize their finances:

- **Review your budget.** A lot can change in a year. If you’ve been promoted, had a child, or become a new homeowner or renter, be sure to update your budget. Determine what expenses demand the most money and identify areas where you can realistically cut back. Develop a strategy for spending and saving – and stick to it.
- **Evaluate and pay down debt.** Take a look at how much you owe and what you are paying in interest. Begin paying off existing debt, whether that’s by chipping away at loans with the highest interest rates or eliminating smaller debt first.
- **Set up automatic bill pay.** By signing up for automatic bill pay, you’ll never have to worry about a missed payment impacting your credit score. You can set it so that money is withdrawn from your checking account on the same day each month. Contact Heritage Bank & Trust at 931-388-1970 or visit www.heritagebankandtrust.com to learn more about bill pay.
- **Sign up for e-statements, paperless billing and text alerts.** Converting to paperless billing will help keep your house—physical and financial—more clean and organized, and will help protect you from fraud.
- **Check your credit report.** Every year, you are guaranteed one free credit report from each of the three credit bureaus. Take advantage of these free reports and check them for any possible errors. Mistakes can drag down your score and prevent you from getting a loan, or cause you to pay a higher than necessary interest rate.

- **Manage your money on the go.** Utilize your bank's mobile app to check your balance, pay your bills, transfer funds, deposit a check and send money to friends from wherever you are.

Heritage Bank & Trust is a community bank with locations in Columbia, Mount Pleasant and Lawrenceburg. As of February 2018, Heritage Bank & Trust had total assets of approximately \$140 million.

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