

Mount Vernon Bank & Trust News

Financial Spring-Cleaning Tips

As the spring season approaches, it's not only a great time to declutter your home, but also to give your finances a thorough "cleaning". Just like tidying up your living space can bring a sense of order and calm, organizing your finances can help you feel more in control and prepared for the months ahead. Here are some financial spring cleaning tips to get you started:

- 1. Review your budget: Take a close look at your budget and make any necessary adjustments. Are there areas where you can cut back on expenses? Are there any new expenses to account for? Update your budget accordingly to reflect your current financial situation.
- Check your credit report: Pull your credit report from one of the three major credit bureaus (Equifax, Experian, and TransUnion) and review it for any errors or inaccuracies. Dispute any mistakes you find to ensure that your credit report is accurate.
- Consolidate accounts: If you have multiple bank accounts or credit cards, consider consolidating them to make managing your finances easier. Closing unused accounts can also help simplify your financial life and reduce the risk of identity theft.
- 4. Organize your paperwork: Gather all of your financial documents, such as bank statements, tax returns and investment statements, and organize them in a file or digital folder. Shred any documents you no longer need to protect your personal information.
- 5. Set financial goals: Take some time to think about your long-term financial goals and create a plan to achieve them. Whether you're saving for retirement, a new car, or a dream vacation, having clear goals can help you stay motivated and focused on your financial priorities.

By following these financial spring-cleaning tips, you can set yourself up for a successful and stress-free year ahead. Take the time now to get your finances in order, and you'll thank yourself later.



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Member FDIC

Upcoming Events:

March 7th - 10th MV/L Community Theatre Production, "The Revolutionists"

March 30th, Mount Vernon Fire Dept. Easter Pancake Breakfast, 6 a.m. to Noon, 606 2nd Ave SW, Mount Vernon

CDG Easter Egg Dash, 10 a.m. Mount Vernon Middle School Track

April 17th, Lisbon Citywide Clean Up

April 27th, Community Shred Day, 9 a.m. – 11 a.m.

Mount Vernon Citywide Clean Up

For more information on community events, go to visitmyl.com.





Learn More About It

An easy way to learn more about online banking, and how to take full advantage of the services offered, is to visit our website at www.mountvernonbank.com. On the home page, select either the "Demos" link or the "GoBanking Help" link to be directed to step-by-step guides and demo videos. You can pause and replay the videos as many times as needed, and they are accessible any time.

As always, if you need assistance, we are available to help you during banking hours.



