

THE BOTTOM LINE.

Set Yourself Up For Financial Success in the New Year

By Stephanie Martin, TexasBank SVP Retail Operations



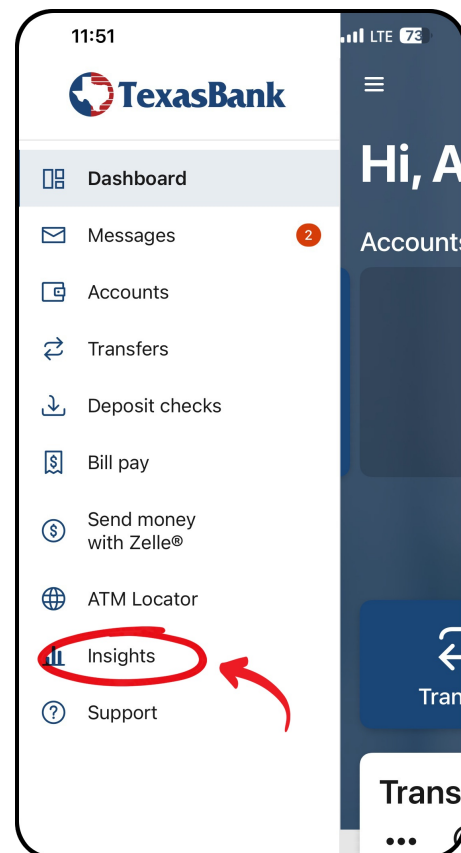
The New Year is a perfect time to take control of your finances, setting yourself up for success in 2025 and beyond. Here are some actionable tips to help you save more, manage debt, and achieve your financial goals:

1. Review Your Financial Goals

Re-assess your financial goals such as savings, debt-reduction or investing.

Action Steps:

- If your financial goals or plans are not written down, take the time to put pen to paper and write them down. If you have them written, review to make sure they are realistic.
- TexasBank's free **Financial Wellness Assessment** helps you understand your money habits and offers personalized recommendations and resources to help you meet your goals.
- Review your spending to identify areas where you can cut back and redirect those savings toward your financial priorities. **Insights in the TexasBank online banking app serves as an account aggregator to assist you in this process.**



Insights in the TexasBank online banking app serves as an account aggregator.

2. Save Smarter and Tackle Debt

Start building stronger financial habits by focusing on saving and reducing debt.

Action Steps:

- Build an emergency fund. Start small and work toward saving three to six months' worth of essential expenses to prepare for life's unexpected moments.
- Set up **automatic transfers** to your savings account for a consistent, stress-free way to grow your funds.
- Enroll in **RoundUp** to build savings with every purchase—each debit card transaction rounds up to the nearest dollar, and the difference is transferred automatically to your savings account.
- Boost your automatic savings strategy with an **interest-bearing money market account**.
- **Refinance or consolidate high-interest debt** to reduce monthly payments and save on interest.

3. Plan Your Tax Strategy

Prepare for tax season early and consult a tax professional as needed. Organize your financial documents to streamline the process and explore ways to lower your taxable

income.

Action Steps:

- Use a financial tool to keep records up-to-date.
- Develop a system for organizing receipts and tax documents.
- Contribute to your 401(k) or **Roth IRA**.
- Maximize employer contributions to your 401(k)—it's free money!
- Open a **Health Savings Account (HSA)** to get tax advantages for medical expenses.

4. Review Your Investments

Evaluate any significant or minor life changes that may require you to adjust your investments.

Action Steps:

- Schedule a meeting with your financial advisor for a portfolio review and adjustments.
- If you've changed jobs, consider rolling over your 401(k) and consult your tax advisor to avoid potential tax issues.

Our **relationship bankers** are available to explore personalized solutions, like refinancing or tailored savings plans, that fit your unique needs. **Reach out anytime.**

The Bottom Line: Making smart savings and investment decisions leads to financial peace in the New Year.

Financial Fitness: Start Strong With This Powerful (Free) Tool

Every year, people aim to improve their health—why not do the same for your finances? At TexasBank, we're ready to help you achieve financial fitness in 2025.



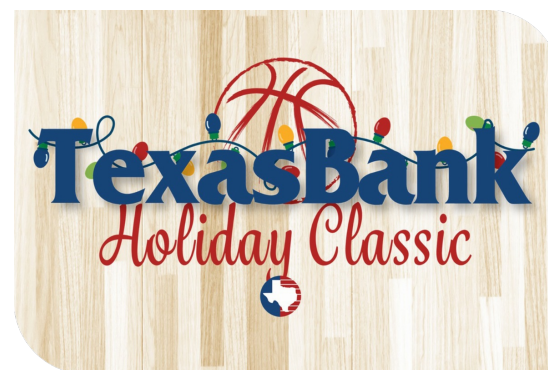
Our free **Financial Wellness Assessment** allows you to evaluate your spending, saving, and budgeting habits. You'll receive personalized recommendations and expert resources to enhance your financial future.

Start Your Financial Fitness Journey Now! It's quick, easy, and could be the best resolution you make this year.

The Bottom Line: Make 2025 the year you take charge of your finances. It could be the most rewarding resolution you keep.

Texas Teams Compete at the Annual TexasBank Holiday Classic Basketball Tournament

Since 2018, TexasBank has proudly sponsored the **Holiday Classic Basketball Tournament** in Brownwood. Held from December 26–28, this exciting three-day event featured 88 games showcasing the talent and determination of high school athletes from 46 Texas teams.



The Holiday Classic embodies teamwork and sportsmanship, and we are honored to be part of this cherished tradition.



For more information about TexasBank's community initiatives, visit [TexasBank Happenings](#).

The Bottom Line: We're proud to support events that unite communities and inspire the next generation to achieve their goals through teamwork and sportsmanship.

Watch Your Savings Add Up with **RoundUp!**

RoundUp is an easy way to make daily purchases part of your savings plan and it's free!



1. Enroll

Enroll for **RoundUp** online or at your local **TexasBank** branch.

2. Spend

Use your TexasBank debit card for daily purchases at the grocery store, restaurants, online shopping, etc. In other words, tap, swipe or click just like normal!

3. Save

Watch your savings add up! With **RoundUp** each debit card transaction rounds up to the nearest dollar, and the difference is transferred automatically to your savings account.

Check out our [interactive calculator](#) to see how much you can save with **RoundUp!**

Click [here](#) for full details.

The Bottom Line: Watch your savings add up with **RoundUp!**



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