

The Wave

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Whether you are making a purchase or need to refinance, our lending team is ready to help get you one of the best loan interest rates in Saline County. Apply online or stop by today!



9 KILLER TIPS for Managing Household Finances to be More Efficient

Create Financial Details



The first tip for those who want finances not to be wasteful is to make financial details. Like bookkeeping, you can enter your daily income and expenses in this detail.

Plan Monthly Shopping Carefully



Every household must have monthly needs that must be met. So that the monthly shopping costs incurred do not swell, you must develop a detailed monthly shopping plan.

Arrange Installment Simulation



Make a simulation if you and your family want to take installments, a house, or a vehicle.

Calculating All Income



To manage your finances more effectively, it is essential to calculate all your income in one month. In this case, enter all the primary and additional income you and your partner have.

Save On Electricity



In a house, the use of electricity is very influential on spending. So for that, you always try to save on electricity use.

If You Have Debt, Pay Immediately!



It is usual for households to have debt. Whether it's a debt to a bank or other institution, there's nothing wrong with having debt, but make sure you can pay it off on time.

Set Aside Emergency Money



Setting aside some money for an emergency fund cannot be missed. The reason is, in a household, often, unexpected things happen and cost cash quickly.

Minimize Vacations and Eat Out



try not to go on vacation too often or eat out. To save even more, you can spend time with your family cooking or watching movies at home. That way, you don't have to spend a lot of money.

Congratulations to our 2023 scholarship winners!

Braxton Fischer, Chelsea Robertson, Olivia Moore,
Emma Browning, and Colton Stoops.



Holiday Closings

July 4, 2023- Independence Day
September 4, 2023- Labor Day

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FEE CHANGES

Effective October 1, 2023.

-There will be a \$2 fee assessed when making a payment by phone utilizing a credit /debit card. To avoid this fee, you will be able to make the payment on online banking with the card or via ACH directly from your account elsewhere.

-There will be a \$2.00 mailed statement fee.

Minors and members over 60 will not be charged this fee. E-statements are available for free via online banking.

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