



## Spring Cleaning for Your Finances

Now that it's springtime, I'd like to suggest some "financial spring cleaning" tips from Nevada State Bank that may help you save money and prepare for the future. I invite you to take some time this spring to see how the following hints can help you.

### Your Credit

Review your [credit report](#) and make sure it doesn't contain any errors that might bring down your credit score. Check your credit card statements to see what interest rate you're paying and what rewards you're getting. Our [AmaZing credit cards](#) may be a better option for you.

### Planning for the Future

After you complete your taxes, make sure you've consulted with your tax advisor about the best way to file your taxes next year. If you haven't reviewed your retirement accounts lately, take a few minutes to see if they need rebalancing so you're comfortable with both the rate of return and your risk tolerance.

Most people let their insurance policies roll over every year without really reviewing them. Now might be a good time to do some comparison shopping and see if you can get the same coverage at a lower rate.

### Your Home

What rate are you paying on your mortgage? You might consider refinancing before interest rates go up. If you're paying high rates of interest on credit cards or personal loans, you may be able to pay off high-interest debt with a [home equity credit line](#) (HECL).

### Convenience and Security

If you're not currently using [online and mobile banking](#) and bill pay, take a few minutes to set it up and resolve to start using it. It can save you time, help you keep track of your finances, and may even help you avoid overdraft fees by alerting you when your balance is getting low. Sign up for fraud protection services like [Trusteer's Rapport](#), which can help secure your browser from malware attacks and fraudulent websites. It's quick, easy and free.

My colleagues and I stand ready to assist you with any of the above tasks, and we wish you the best of the spring season.

Regards,

A handwritten signature in black ink, appearing to read "Dallas Haun". The signature is fluid and cursive.

Dallas Haun  
Chairman  
Nevada State Bank