



What's in Your Future Life?

Contact Us: (888) 598-8900
www.mycommunitybank.com/futurelife

So what is FutureLife anyway?

If you're thinking you've got a long way to go before you need to worry about your future and that your parents will always be there to support you...They may not be able to.



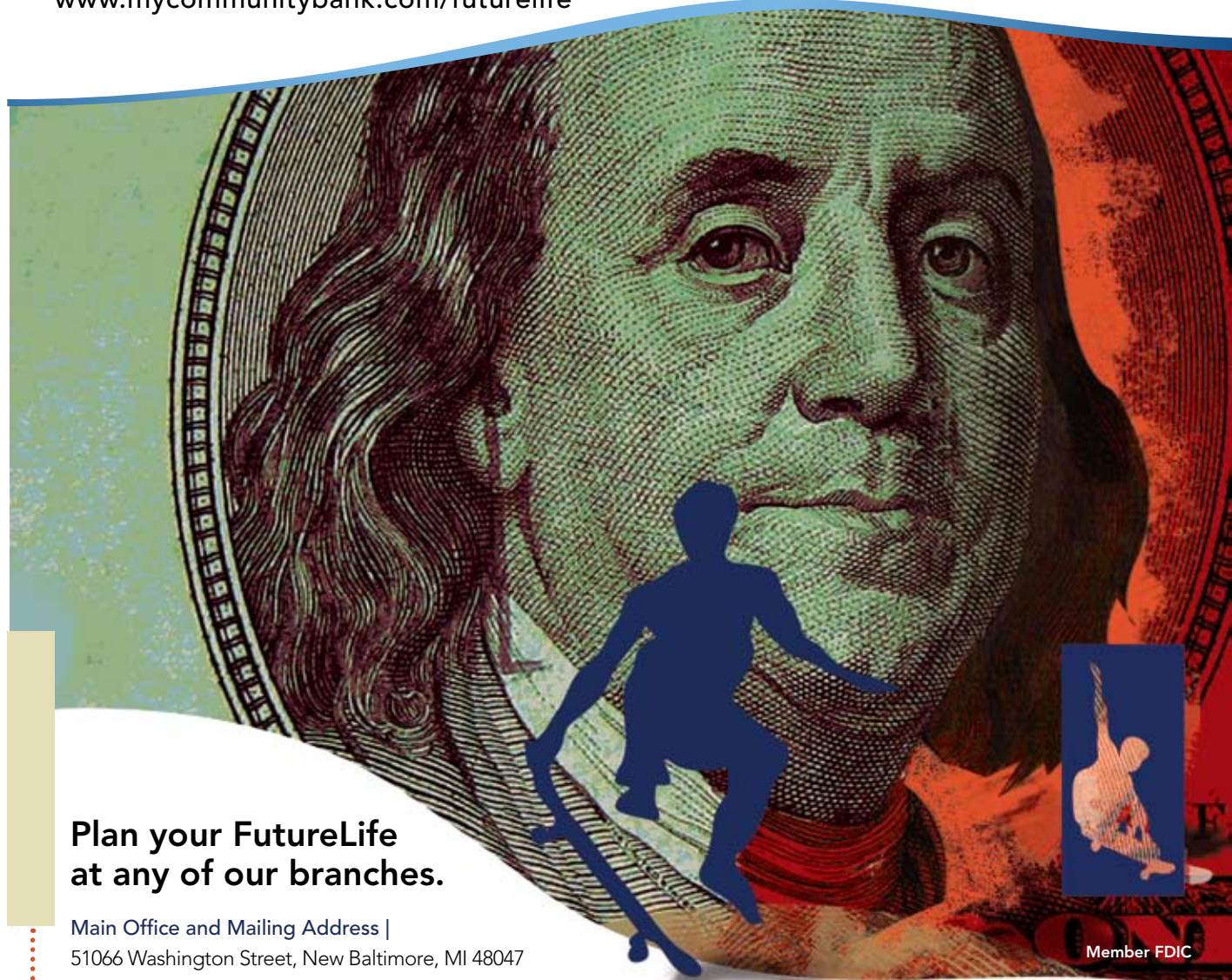
Why not? The national savings rate is -1%. That means that most adults are using every penny they have for living expenses And many adults are using debt to pay for their daily expenses. Debt is money you owe.

You Want A lot of Things Out of Life.

So, think about all the things you want out of life...cool clothes, the newest phone, another ringtone, another download, a new video, a better skateboard, a pizza, a night out with friends, Spring Break...And that's just this year.

What about your FutureLife? A new car, a college education, a graduate degree, a semester abroad, a year off backpacking, a cool place where you and your 3 dogs, 2 cats, a ferret and 4 fish can call your own.

This is where money comes in. Coincidentally, this is where we also come in. We can help you turn these dreams into goals and make those goals a reality.



Plan your FutureLife at any of our branches.

- Main Office and Mailing Address | 51066 Washington Street, New Baltimore, MI 48047
- Chesterfield Township | 32900 23 Mile Rd., West of D.W. Seaton 47011 Sugarbush Rd. at 21 Mile Rd.
- Ira Township | 9764 Dixie Hwy., East of Church
- Shelby Township | 48945 Hayes Rd. at 22 Mile
- Clinton Township | 24668 Hall Rd. (M-59 at I-94)



Member FDIC



■ Popularity contest? You win.

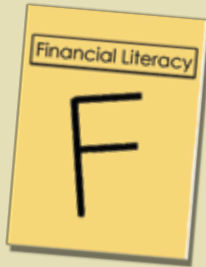
Ever wonder why there's so many cool products available for you and your friends?

Two words: "**Disposable income**". You and your friends shell out an average \$66 bucks a week on stuff. Calculate that with all the teens out there and it adds up to a whopping \$195 billion dollars a year. But just because your income is disposable, doesn't mean you have to dispose of it.



Don't buy the hype.

So everyone wants your money, but you might be surprised to find out that teens aren't as good at managing it as they think. Over **55%** of your peers failed a test in financial literacy. That's because **85%** of teens graduate without any instruction in personal money management.



You may earn a good income working a part-time job or babysitting, but if you're spending it all and not saving any of it, you're not building wealth. Wealth is what you accumulate, not what you spend.

So how are you supposed to manage your money if no one's taught you this stuff?

■ Make Your Money Matter

More than \$1,000,000 dollars is going to pass through your hands during your career.



Don't believe it? Statistics show that you will probably get a job earning \$30,000 a year when you're in your mid-20's and then work until you're in your mid-60's. Over the course of your career, you will earn \$1,200,000. That's a lot of money. You'll probably earn more, but you'll need to know how to manage it.

FutureLife, a money management program for 13 to 17 year old students, can give you the tools you need to protect your cash and grow your income. That's making your money matter, planning and safeguarding for all the things you want in your FutureLife.

FutureLife Savings Account

A savings account helps you put money aside for the things you want in life. It's safer than your piggy bank, and it pays interest. That's money the bank pays you just for keeping your cash there. And you could earn even more with our Frequent Saver Card:

- Save \$200 in \$20 increments on your FutureLife Frequent Saver Card and get entered in drawings for Visa gift cards and other prizes.
- Receive a new punch card when you turn in your completed punch card.

FutureLife Checking Account

A checking account helps you budget and track spending. It's easy to access your money to pay for purchases or to pay your bills, and it's safer than carrying cash.

- Minimum Opening Deposit of \$25.
- No monthly Service Charge.
- Reduced fees if you don't have enough \$\$\$ in your account (that's an overdraft), and free overdraft protection.
- Free internet banking and online bill payment to help you manage your money and monitor your account.
- Five free ATM transactions monthly.
- Free FutureLife workshop gives you the financial tools you need to be successful with your account. Get a free GOOF'd Card (Get-Out-Of-Overdraft-Free) just for attending.

FutureLife Debit Card

A debit card gives you independence and helps you learn to use "plastic" responsibly for your daily expenses.

- Access cash from an ATM 24/7.
- Use to make a deposit or access account information at any ATM machine.
- Use in place of cash 24/7 for shopping, at restaurants and for other retail payments.