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FOR IMMEDIATE RELEASE

Date: April 17, 2012

SNBT Promotes ‘Teach Children to Save Day’

In observance of Teach Children to Save Day on April 24, The Stephenson National Bank & Trust (SNBT) is encouraging local families to communicate the value of saving money to the young people in their lives. SNBT is doing its part to celebrate this occasion, by visiting more than 1000 local youths in Marinette, Menominee, Oconto, Peshtigo, and Stephenson to talk about the value of saving money.

“This program gives us the opportunity to use our life experiences and banking knowledge to motivate students to become lifelong savers,” said Dan Peterson, SNBT Executive Vice President. “Education and hands-on money experience are critical to ensuring a new wave of smart money managers.”

SNBT offers the following tips for raising money-smart kids:

- **Set the example** of a responsible money manager by paying bills on time, being a conscientious spender and an active saver. Children tend to emulate their parents' personal finance habits.
- **Talk openly about money with your kids.** Communicate your values and experiences with money. Encourage them to ask you questions, and be prepared to answer them – even the tough ones.
- **Explain the difference between needs and wants**, the value of saving and budgeting and the consequences of not doing so.
- **Open a savings account** for your children and take them with you to make deposits, so they can learn how to be hands-on in their money management.
- **Let friends and family know** about your child's savings goal. They'll be more likely to give cash for special occasions, which means more trips to the bank.
- **Engage your community.** Many community organizations, schools, and banks share your commitment to creating a money-savvy generation. Engage their support in providing youth with the education they need to succeed.

Since its inception in 1997, the American Bankers Association Education Foundation's Teach Children to Save Day has reached more than 5 million young people



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with the help of some 120,000 plus banker volunteers. Learn more at the Teach Children to Save website: www.teachchildrentosave.com.

The Stephenson National Bank & Trust is a 137-year old independent community bank with assets of \$291 million and Trust and Investment Management assets in excess of one-third of a billion dollars. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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