

Plumas Bank Encourages All to Save During America Saves Week

February 23-28, 2015

We can help consumers create savings strategies, financial goals

February 23, 2015, Quincy, CA – Together, Plumas Bank and The Independent Community Bankers of America® (ICBA) are encouraging Americans to save as part of **America Saves Week, February 23-28, 2015**. America Saves Week is an annual nationwide campaign which began in 2007 to help promote positive savings behavior and for consumers to assemble their own savings plans. Learn more about why saving is so important and how to get started on building a nest egg at www.americasavesweek.org.

"It's never too late to develop good saving habits to achieve financial stability," Plumas Bank President and Chief Executive Officer, Andrew J. Ryback, said. "By participating in America Saves Week, Plumas Bank and 6,500 other community banks across the nation continue to raise awareness of the importance of savings."

Ryback added, "Plumas Bank encourages all our clients to ask about how they can begin a savings strategy or build on what they are already doing to save for the future."

Plumas Bank offers the following tips to help consumers get started on their personal savings:

1. **Set a goal:** People are more successful when they have certain goals in mind, so create and share a savings goal with your family and friends. Start small—even saving your loose change can get you somewhere. Aim to start a path toward building an emergency fund of savings with six to nine months of living expenses.
2. **Make a plan:** By creating a spending plan, list your expenses and compare them to your income. The plan will help prioritize what are necessities and wants for the month. Attempt to use your credit cards more efficiently, too. Doing that can help ensure that you will not take on too much debt and can minimize interest charges.
3. **Save automatically:** Many employers offer regular payroll deduction, which is one of the best ways to start and keep saving money. Make it a routine to automatically put aside a certain amount of money each paycheck, or ask us, your community bank, to make an automatic transfer from your checking to savings account each month.

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