

MANAGING DEBT



Are your best memories about what was bought or time that was spent?

NCB BELIEVES IN YOU, NOW MORE THAN EVER



It's tempting to get all the things you need now, but it might be better to forego some of those things to make sure that your family's financial future is more secure.

WE CAN HELP

1. You may need to refinance or consolidate your debt. This is not an admission of failure, it's a way to give you some breathing room when you need it.
2. If you have high balances on your credit cards, by taking a loan with a lower interest rate you will save money and protect your credit history.
3. Start an emergency fund. You will worry less when you have a cushion. It may not start with much but having something in the bank will make you feel more comfortable.
4. Budgeting will help you make decision based on information and help you in your conversation with your banker. It is hard to do but worth it. Visit www.jncb.com or visit your NCB branch for a free budget template.
5. Your bank wants to see you do well. Your NCB representative should be the first person you talk to in times of trouble. Take the opportunity now to take advantage of their financial knowledge.

More resources are available for you:

Come in to the NCB branch nearest you

Visit www.jncb.com

Email moneymatters@jncb.com

Call 1-888-NCB FIRST