

# OWN YOUR FUTURE.

Start with your money.

United Bank 

# 5 Money Moves

## THAT PUT YOU IN CONTROL

### Get paid the smart way.

Ask about direct deposit at your job.  
Faster than checks. Safer than cash.

### Know where it goes.

"Do I need this or do I just want it?"  
Ask before you buy anything.

### Save something every week.

Try \$5 or \$10 a week.  
Start small and keep doing it.

### Learn about credit before you need it.

Credit is borrowed money. Use it right, it works for you. Pay on time, keep balances low, and don't open a bunch of accounts at once.

### Protect what you earn.

Never share your PIN. Skip "free money" links.  
Watch for fake jobs and scams.

## Your paycheck. Your plan. Split every check you get three ways.

SAVE

GOALS

LIVE

**10%** Put it away for emergencies and your future.

**10%** Car. Trip. Whatever you're working toward.

**80%** For everything else. Make it work.