

# ILLUMINATIONS

JAN. - MAR. 2011 VOL. XX

## New Year, New Finances

The New Year is the ideal time to take charge of your finances. One thing the last few years has taught us is that every one of us can resolve to become better managers of our finances. Whether it's a minor tweak or a complete renovation, as you plan for 2011, consider these changes:



**Budget** - Create a realistic budget to balance income with expenses to pay down debt while saving. Computer software programs or basic budgeting worksheets can help you get started.

**Lowering Debt** - Pay more than the minimum due and always pay on time. Pay off debt with higher interest rates first, transfer high-rate balances to credit cards with lower interest rates, and limit long-term debt to purchases that will appreciate in value, such as a home.

**Saving** - Saving is an essential element of financial fitness. It provides security and ensures a comfortable future that can withstand financial surprises. Centier offers savings plans that automatically transfer funds from checking to a savings account, or another savings plan.

**Retirement Planning** - The best way to prepare for retirement is to enroll in a retirement plan or consider optimizing an established retirement plan. Contribute at least the maximum amount that will be matched by an employer, because contributions are tax deductible. IRAs are another choice that offer tax-deferred growth, meaning taxes are assessed on investment gains only when withdrawals are made. A Centier banker can help you find the best options for your budget and your lifestyle.

## News Briefs

### Centier Receives JDRF Pinnacle Award

In 2010, Centier Bank collected more than \$45,000 in donations for the Juvenile Diabetes Research Foundation's Walk to Cure Diabetes.

### Hildebrand Named RDC Lender of the Year

Jonathan Hildebrand, Vice President Business Banking, was inducted into the Regional Development Company's Millionaires Club.

### New Hammond Location Coming This Spring

Centier will open its newest location in the historic Downtown Hammond District

*In observance of the New Year, Centier Bank will be closed Saturday, January 1, 2011, and Sunday, January 2, 2011.*

*In observance of Martin Luther King Jr. Day, Centier Bank will be closed Monday, January 17, 2011.*

*In observance of President's Day, Centier Bank will close at 12:00 p.m. on Monday, February 21, 2011.*



Member FDIC

## Centier Advantage Meetings

Lake County Public Library  
1919 W. 81st Avenue  
Merrillville, IN

9:00 a.m. to 9:30 a.m.  
Centier Advantage Meetings begin with blood pressure screenings conducted by St. Anthony Medical Center.

10:00 a.m. to 11:30 a.m.  
Meetings conclude with Bingo and prizes with a Centier Guest Banker.

Mark your calendar for upcoming meetings and presentations!

**Friday, January 14, 2011**

### **Retirement Income Investing**

Presented by: Alan Swinger CFP, ChFC,  
Centier Certified Financial Planner

**Friday, February 11, 2011**

### **Heart Healthy Items**

Presented by: La Porte Regional  
Health System

## Centier Advantage Day & Extended Trips

### **Southside Irish Tour Chicago, IL**

Visit St. Gabriel Church and Winston's Deli, tour Gaelic Park and the Irish Cultural Center, and have lunch at the Carriage Pub.  
Tuesday, April 12, 2011  
Client \$80 • Non-client \$83

### **Taste of Geneva Tour Geneva, IL**

Enjoy a driving tour visit to the Geneva History Museum, Graham's Chocolate, The Spice House, Galena Cellars Winery, and lunch at the Mill Race Inn on the Fox River.  
Wednesday, June 22, 2011  
Client \$85 • Non-client \$90

### **California Coast**

September 25 - October 3, 2011  
Highlights include: San Francisco, Santa Barbara, Los Angeles, San Diego, and more! Price based on double occupancy: \$2,549  
*Price includes round-trip airfare from O'Hare and hotel transfers.*

\*To reserve your seat, or to obtain additional information, please contact Sharon St. Myers, Centier Advantage Program Manager, at 219-755-6140, ext. 1839, or 1-888-CENTIER.

**SAVING MONEY  
IS NOW AS EASY  
AS SPENDING IT.**

**JOIN THE  
ROUNDUP**

