



(<http://www.montanahealthfcu.org/>)

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Make Saving Easy

Makes Cents – A new savings plan from MHFCU that turns cents into dollars

What You Need

- Montana Health FCU Savings Account
- Montana Health FCU Checking Account
- Montana Health FCU Debit Card

How It Works

- Make a purchase at any merchant using your Montana Health FCU debit card
- The amount of your purchase is deducted from your checking account
- The difference between your purchase and the next whole dollar amount is automatically deducted from your checking account and deposited to your savings account

Why It's Great!

- Helps you achieve your savings goals
- Provides a "Cents"ible way to add to your savings account on a regular basis
- Puts your cents to work for you

How Montana Health FCU Helps

- For the first 30 days after you enroll in Makes Cents, Montana Health FCU will match your Makes Cents savings transfers, up to a total match amount of \$25.00
- Makes Cents helps put you on the path to good savings habits
- Tracking your savings and checking transactions is easy on MHFCU Online Banking and Phone Banking

Example

Lunch at your favorite fast food place – \$5.69

Entry in your checkbook register:

4/14/08	Fast Food Lunch	\$5.69
4/14/08	Makes Cents Savings	\$0.31

New boots for the rodeo – \$129.89

Entry into your checkbook register:

4/14/08	New Boots	\$129.89
4/14/08	Makes Cents Savings	\$0.11

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