

## Adult Savings Account Letter

October 9, 2007

Jane Doe  
123 Main Street  
Pleasantville, NY 12345

Dear Jane,

Do you know the secret to financial independence? At Main Street Bank, we do. The secret is... *pay yourself first*.

*Pay yourself first* means saving. Now. Before you pay your next utility bill or mortgage payment. Too often, American households budget to figure out how much they owe everyone else – the landlord, the credit card companies, the government – and use what’s “left over” to pay themselves. Sixty percent of those households are one paycheck away from bankruptcy and eighty percent have a net worth of less than \$75,000.

*You don't have to be one of those households.*

Experts say that by paying yourself just **one hour's worth of income** every day, you can set yourself on the road to financial wealth. By opening a Basic Savings Account at MSB, you'll have the tools to *pay yourself first* – every month. At MSB, our mission is to make a difference in your life – to equip you with the knowledge and the tools that will help you realize your goals and achieve your dreams.

*Pay yourself first* tools:

- Direct Deposit – Eliminate the temptation to spend before you save
- Financial Experts – Consult our financial experts to work out the right plan for your family

Invest in yourself, your family and your future. Put your money towards creating a better life for yourself. Open a Basic Savings account with Main Steet Bank – Your Financial Partner for Life.

Sincerely,

Bank Representative  
Title  
Direct Phone Number