



FOR IMMEDIATE RELEASE

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Merchants Bank Bellows Falls Office Offers *Money-Smart* Programs.

BELLOWS FALLS, VT –Christine Williams, Merchants Bank Bellows Falls Branch President announced that her branch will be conducting a combination of two *Money Smart* Programs, *Bank On It* and *Check It Out* on July 1 from Noon to 2pm at the Springfield Parent Child Center. Michelle Falge, Teller Customer Representative and Elizabeth Masure, Lender Customer Representative will be making the presentations.

Money Smart is an FDIC Adult Education Program designed with a curriculum intended to help consumers understand the basics of banking, with modules on topics such as bank services, credit, budgeting, savings, credit cards, loans and homeownership.

(<http://www.fdic.gov>).

The *Bank On It* module will cover the basics of banking including terminology, branch personnel and their roles, banking services and accounts and their functions.

The *Check It Out* session will cover checking accounts, pros and cons of using a bank versus check cashing services, identify the different types of checking accounts, fees and pitfalls. The session also covers how to open an account, write checks, use ATM and Debit cards, how to keep records and reconcile an account.

Merchants Bank is the first *Alliance Member* for the state of Vermont. *Money Smart Alliance Members* are organizations that significantly promote and/or enhance the implementation of the *Money Smart* curriculum. Alliance members may include financial institutions, universities, military bases, extension service professionals, adult education providers, community colleges, community-based organizations, faith-based groups, private sector, educational service providers, employment and/or training service providers, government agencies, and other organizations. Members can assist in *Money Smart* efforts by teaching, hosting classes, facilitating program implementation, promoting *Money Smart* and increasing *Money Smart* delivery and distribution networks, funding local efforts and evaluating *Money Smart* efforts.

Visit the Branch at 41 Square in Bellows Falls, Vermont or call (802) 463-4518 for information.

Visit <http://www.mbvvt.com> or <http://www.fdic.gov> for more information.

The continuing mission of Merchants Bank is to provide Vermonters with a true community bank. It fulfills this commitment through a branch-based system that includes 35 bank offices throughout Vermont, employees dedicated to quality customer service and the LYNX family of products: Free Checking for Life[®], MoneyLYNX[®] Money Market Account, TimeLYNX[®] Certificate of Deposit, HomeLYNX[®] Home Equity Line of Credit, RealLYNX[®] Residential Mortgages, CommerceLYNX[®] Business Banking Services,

eLYNX® Online Banking and PhoneLYNXSM Automated Phone Banking. For more information about Merchants Bank visit the website at www.mbv.com. Member FDIC. Equal Housing Lender.