



## PLANNING FOR MAJOR LIFE STAGES

### BUILDING WEALTH

Put aside your assumptions about building wealth. From the initial stages of monitoring your finances, budgeting and saving to investing and making smart purchases in an informed way, there is an opportunity for everyone to build wealth. Our Community Wealth Group experts can help you get started.

#### MONITOR FINANCIAL PROGRESS

When you always know where you stand financially and when you see everything in one picture, you'll be surprised by the power you have to free up cash to do the things you want to do ... including building wealth. Gain control over your finances with the help of knowledge from CNB. Start with the CNB \$SMART App which can help you:

- Organize your accounts
- Set financial goals
- Create budgets to meet goals
- Control spending
- Manage debt
- Learn about money-saving and faster-growth opportunities when you need them

#### MANAGE YOUR WEALTH

When most people think of wealth management, they think of investments. However, our Community Wealth Group is proud to be our partner in providing knowledge beyond investments, including critical pieces of your future financial health such as:

- An understanding of your life, family and unique situation
- Your short- and long-term personal and business financial goals
- Development of wealth management strategies to meet these goals while mitigating the impact of taxes, providing for heirs, protecting assets and maximizing giving opportunities

Specifically, they provide knowledge in the following areas:

- Financial Planning
- Retirement Planning
- Employer Benefits
- Estate Planning
- Asset Management
- Education Planning
- Trust Services
- Insurance

Visit the "Wealth Management" tab on [www.CNBankTX.com](http://www.CNBankTX.com) today to meet one of our wealth management specialists.

#### BUYING A HOME

Purchasing a home is possibly the biggest financial investment you will likely make. The decision to buy a home should be well planned. The experts at CNB can give you the knowledge you need to

- evaluate your budget and understand the costs associated with a home purchase and ongoing home ownership
- make sure you know your credit history and score
- understand interest rates and your financing options
- secure preapproval
- establish the professional relationships you might need, including a realtor

Visit [www.CNBankTX.com](http://www.CNBankTX.com) to view our Tips for Purchasing or Building a Home.