



## PLANNING FOR MAJOR LIFE STAGES

### GETTING STARTED

#### STARTING A NEW JOB

While this may be an exciting time as you start a new professional adventure, it can also be a time of change and uncertainty. You will find the knowledge you need at CNB — knowledge to help you with:

- Direct Deposit - get easy access to your paycheck
- Budgeting - create a budget with the CNB \$SMART App and stretch your paycheck to help achieve your financial goals
- Raises & Bonuses - put increases in pay to work toward meeting your financial goals
- Lending - explore your options for any lending needs you may have
- Retirement Benefits - fully optimize your options and benefits with our wealth management services

#### GETTING MARRIED

This is a time of new beginnings. A new marriage can also be a time when you have questions about how your financial situation can be impacted as you start this new chapter of your life. Here are just a few ways that CNB can help you prepare for your big day and give you the knowledge you need to make the best financial choices for you and your partner.

- Saving for the Wedding - create a budget with the CNB \$SMART App and make sure that this is the day of your dreams
- The Right Account - should you open a joint account? This is beneficial if you have similar spending/saving habits and communicate well. Tracking one account with all deposits and withdrawals helps many to manage money better. This is also a good time to change names and beneficiaries on accounts if needed.
- Budgeting - now is a good time to combine your income projections along with your joint bills. Then, start a budget for your joint financial goals with the CNB \$SMART App.
- Updated Retirement Accounts - a marriage can trigger the need for an update to your retirement accounts, including the need to update beneficiaries and change contribution amounts. Our wealth management experts can help.

#### BUILDING CREDIT

Many financial products and services require that you have an established credit history. Not sure where you stand with your own credit history? CNB can help you get started. Access our Building Credit knowledge guide by visiting [www.CNBankTX.com](http://www.CNBankTX.com)

#### BUYING A HOME

Purchasing a home is likely the biggest financial investment you will 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 [CNBankTX.com](http://CNBankTX.com) to access our Tips for Purchasing or Building a Home knowledge guide.

#### BUYING A CAR

Ready to buy a car? Our CNB lending experts can give you the knowledge you need to understand:

- How much you can afford (it is recommended that your total monthly payments not exceed 10% of your gross income)
- Additional car ownership costs including registration, insurance premiums and taxes
- Whether or not you should purchase an extended warranty
- The price negotiation process
- The importance of your credit score
- Interest rates and your financing options

Find our Buying a Car the Smart Way knowledge guide online at [CNBankTX.com](http://CNBankTX.com) before purchasing a car.