



## PLANNING FOR MAJOR LIFE STAGES

### GROWING A FAMILY

#### HAVING A BABY

Starting a family? Interested in opening a savings account for your new addition? This is a good time to develop a budget and savings plan using the CNB \$SMART App.

#### BUYING A CAR

A growing family sometimes requires an upgrade to a larger vehicle. This is a good time for a refresher course in Buying a Car the Smart Way.

#### JOB ADVANCEMENT

Receive a promotion? Get a raise? Make necessary adjustments to your savings and budget plan in the CNB \$SMART App. If you're ready to grow your wealth, a Wealth Management advisor can help you meet your financial goals.

#### EDUCATION SAVINGS

Explore investment options such as a 529 tax-advantaged college savings plan. Our Wealth Management experts can help you decide what type of plan is best for you. Start planning with our Children and Their College guide.

#### BUDGETING

Monitor all of your accounts in one place, stay organized and continue to work toward your financial goals with the CNB \$SMART App.

#### HOME IMPROVEMENTS

Ready for a kitchen upgrade or new patio? Get some tips from our loan experts with these guides for Using Personal Loans and Home Refinancing.

#### BUYING A CAR

Take the guesswork out of this important purchase with our Buying a Car The Smart Way guide from our auto loan experts.