

Your Finances

HELPFUL FACTS FROM EXPERTS

Online And In Control

(NAPSA)—If you're looking for tools to help you manage your finances, it may be worthwhile to consider some of the free online services offered by most banks and credit unions. Here are just a few:

- **Online Banking**—With 24/7 account access, you'll have the most up-to-date information online. You can keep an eye out for any suspicious activities and respond in a timely manner.



Tools for managing your finances may be at your fingertips.

- **Online Bill Pay**—With online bill pay, you're in complete control of whom you pay, how much and when. You can pay anyone in minutes, including small merchants such as your lawn care provider or babysitter.

- **Alerts and Reminders**—Set up alerts to notify you of account activities, including low-balances. Bill reminders can help you pay bills on time to avoid late fees.

- **eBills**—You can receive many bills electronically and make online bill pay from your bank or credit union Web site, your one-stop shop for bill management. You'll have only one Web site to visit and one password to remember.

Learn more about how online tools can help you manage your finances at www.ebillplace.com/onlinetools.