



Fund Your Future, Not Your Bank's

(NAPS)—Many people envision a life of financial independence—ditching the stress, breaking the paycheck-to-paycheck cycle and escaping that nagging feeling that no matter how hard you work, your money isn't working as hard for you. While 87% of young adults report that financial independence is one of their top goals, banks, credit cards and outdated advice often stand in the way of this ambition.

First Tech Federal Credit Union (First Tech) is committed to changing that. By focusing on smart habits, personalized support, resources and education, it can help you fund your future, not your bank's.

Getting Back to Basics

With Your Finances

The path to financial freedom doesn't require risky investments or chasing the next hot stock. According to Matt Hicks, Vice President of Deposit Products at First Tech, it starts with simple personal habits that build a strong foundation:

- **Conduct a spending audit to assess where your money is going.** Make your money work for you by canceling unused subscriptions and redirecting those dollars toward saving.
- **Build a budget that reflects your values,** not your social feed of less credible financial advice.
- **Set a realistic savings goal**—even \$20 a week can help create a cushion for tough times and economic uncertainty.
- **Use your bank's tools,** such as account alerts, budgeting dashboards, automatic transfers, and online calculators, to track your goals.

Taking Financial Habits to the Next Level

Wherever you are in your financial journey, assume command of your finances by scheduling time with a certified financial advisor to build a personalized roadmap tailored to your lifestyle and goals. First Tech's **Envision Future Finance**™ program empowers better financial conversations and supports overall financial wellness.

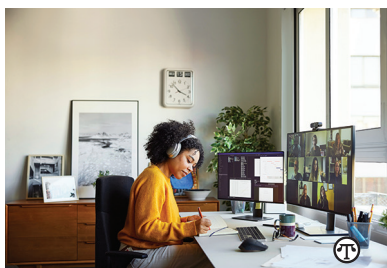
While it's thoughtfully designed with the unique needs of tech professionals in mind, it can benefit anyone seeking to uplevel their financial future.

Rather than developing negative associations with your financial habits, an expert can help you focus on the big picture while building in flexibility to allow a splurge on occasion. This lets you set healthy expectations and goals to maintain a positive mindset.

"We believe financial freedom is built with intention, not luck," said Hicks. "The earlier you take control of your financial decisions, the more power you have to shape your future."

Making Your Money Work for You

A top priority should be ensuring every dollar has a job, whether paying down debt, increasing savings or managing everyday living expenses. You



Achieving financial independence is attainable and far less overwhelming with First Tech's financial experts and personalized planning resources designed to guide you at every step.

work hard; your money should work hard for you, too. Too often, cash sits in low-interest accounts or, worse, racks up fees. You can turn everyday purchases and deposits into real growth opportunities with rewards tied to checking and savings accounts.

Look for institutions that offer:

- Cash back on purchases
- High-yield savings accounts
- Bonus interest for automated savings

If you work in the tech sector, there's often more to the paycheck than salary alone. Restricted stock units (RSUs), employee stock purchase plans (ESPPs) and performance bonuses are now key parts of compensation. However, understanding how to use these types of benefits is essential. First Tech's Envision Future Finance™ offers you educational resources and options to engage with experts to assist in decoding these complex benefits, diversifying portfolios and reducing exposure to market risk.

Investing in Your Future Today

Even if retirement feels far away, starting now is key. Hicks recommends considering these steps to maximize long-term gains:

- **Max out your 401(k),** especially if your employer offers matching.
- **Consider Roth 401(k) or Roth IRA options** for long-term tax advantages.
- **Use a high-interest savings account** for your emergency fund so your safety net grows passively.
- **Explore safer investments such as certificates of deposit (CDs)** and monitor long-term opportunities in real estate or the stock market.

Your Bank Should Work for You, Not Vice Versa

Your financial future deserves to be a priority. By committing to small, consistent steps and choosing an institution that supports your growth, you'll be better positioned to navigate uncertain markets and achieve lasting independence.

For financial wellness tips and resources tailored to support your goals, visit: <https://www.firsttechfed.com/discover/future-finance>.