



PAY YOURSELF FIRST

Saving works best when it's automatic.

SET IT ONCE. SAVE EVERY WEEK.

1

Sign in to Online Banking

2

Select "Transfers"

3

Choose an amount
(even \$5 adds up)

4

Pick how often
(weekly or per paycheck)

5

Watch your balance grow

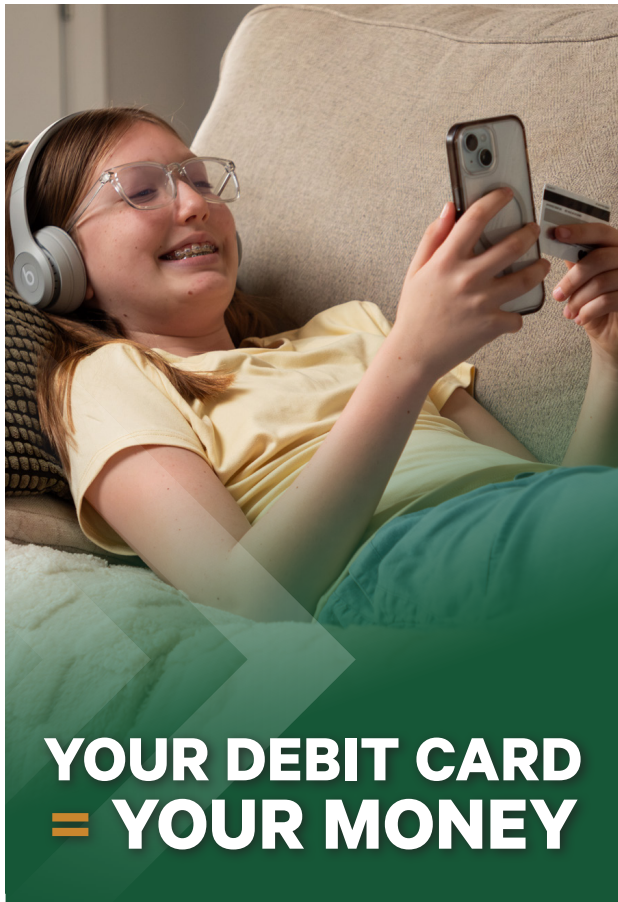
Tip: Start small. Increase later.
Saving is a habit—not a race.



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YOUR DEBIT CARD = YOUR MONEY

Protect it like cash.

SMART CARD HABITS



Keep your card & PIN private



Turn alerts on in the Magnolia Bank Mobile app



If your card is lost, lock it instantly with My Cards within the Magnolia Bank Mobile app



Check your account regularly

Never share your PIN—even with friends
See something strange? Contact us right away.



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MOBILE DEPOSIT

Anytime. Anywhere.

Deposit checks right from your phone.
No trip to the bank needed!

HOW IT WORKS

- 1 Sign in to the Magnolia Bank app
 - 2 Select "Deposit"
 - 3 Endorse properly
 - 4 Take photos of the front & back
 - 5 Keep the check until it clears
- ✓ Use good lighting
 - ✓ Write "For Mobile Deposit Only at Magnolia Bank"
- *See account disclosures for availability details.*



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GET YOUR BANK STATEMENTS ONLINE

It's fast, secure,
and paper-free!

- 1 Login to Online Banking at magnoliabank.com
- 2 Select the account to receive eStatements
- 3 Click on Statements tab
- 4 Select Click Here to begin the enrollment process
- 5 Follow the steps from there

That's it!

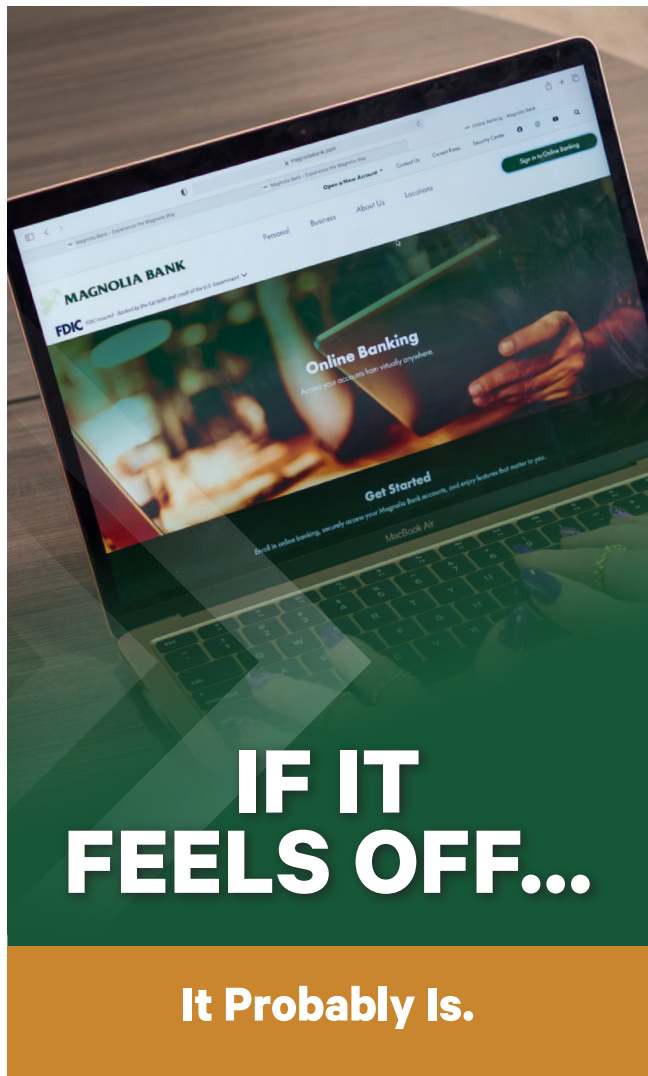
Your future statements will be delivered electronically!



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**IF IT
FEELS OFF...**

It Probably Is.

STOP • CHECK • TELL

STOP

Don't send money or info right away
or to someone you don't know

CHECK

Is it urgent? Too good to be true?

TELL

Call Magnolia Bank if you're unsure

Common scams:

- Fake jobs or scholarships
- Overpayment & refund requests
- Products for a price too good to be true
- "Urgent" messages asking for money



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