#### ARE YOU TIRED OF

Living paycheck to paycheck?

Late payment fees?

Collection calls?

Paying penalties?

#### FINALLY YOU HAVE HELP!

Did you know that on average, check cashing & bill payment fees shrink your paycheck by \$1,293 a year?







**Bank** Columbia, a partnership of participating banks, credit unions, community organizations and the City of Columbia, is designed to help you gain access to free or low cost accounts and take steps toward financial freedom.

If you have never opened an account before or have had any problems in the past, **Bank** COLUMBIA can help you.

Nothing will change if you don't act, so call today!

### Community Development City of Columbia

1401 Main Street 4th Floor Columbia, SC 29201 803-545-3373









CITY OF COLUMBIA COMMUNITY DEVELOPMENT



Call 803.545.3373 for more information Today!



### WHY DO I NEED A BANK ACCOUNT?

#### SAFETY

Your money could be lost or stolen at any time if it is not safely stored in an account. Banks and credit unions are backed by insurance from the federal government, so accounts are a safer place to store your money.

#### **SAVINGS**

Not only will you be saving yourself from the fees of check cashing, but you can also increase the money you save through a bank with interest!

#### **SECURITY**

Using a bank account is a great way to build up your credit record, increase your assets, and allow you to better meet your financial needs.



# HOW CAN I GET CONNECTED TO A BANK OR CREDIT UNION?

Bank nColumbia helps our community to access mainstream banking products, services and financial education.

## OUR PARTICIPATING FINANCIAL INSTITUTIONS





### HAVE YOU BEEN DENIED A CHECKING ACCOUNT?





We can help you get on the path to financial stability!

The Start Fresh workshop helps people with negative banking histories get a second chance account and move towards financial independence.

To participate or find out more, call the **Bank** n Columbia resource line at 2-1-1 and get connected to an upcoming class. You can also participate in free classes on credit building, budgeting, homeownership counseling, and much more.