



KEVIN L. BOYCE  
OHIO TREASURER OF STATE

### STEPS TO SAVENOW:



Saver opens a SaveNOW savings account at a participating bank.



Saver receives personal finance education information from the Ohio Treasury.



Before the end of the one-year account period, the saver is given a "then & now" financial literacy assessment/survey. Saver completes and returns the assessment within the required timeframe.



At the end of the one-year account period, the saver is awarded a 3% bonus interest on their account's average daily balance and at least .25% bonus interest.



After the one-year SaveNOW program cycle, the account will earn a rate established by the bank and no further bonus interest will be awarded.

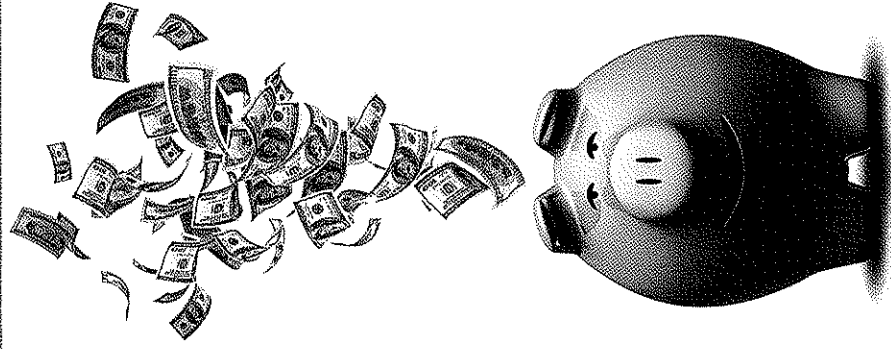
### WHAT IS SAVENOW?

SaveNOW is the first program in the nation to use a State Treasury's linked deposits authority to offer bonus interest on savings accounts for citizens.

### HOW DOES MY SAVENOW ACCOUNT WORK?

When participating banks agree to offer an interest bonus of at least .25% on a new savings account, the Treasury offers an additional 3% interest bonus. The bonus interest is made possible when the Treasury places a deposit at the bank and the interest earned on the investment is passed on to the saver as a 3% interest rate bonus at the end of one year.

- No fees
- No minimum balance, though your bank may close your account if it has a zero balance
- \$500 limit per deposit
- Your SaveNOW account will earn 3% interest paid by the Ohio Treasurer and additional interest from your bank of at least .25%

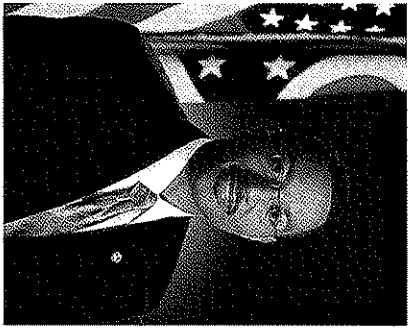


START BUILDING YOUR FINANCIAL SAFETY NET TODAY WITH A SAVENOW SAVINGS ACCOUNT

save **NOW**

A PROGRAM SPONSORED BY OHIO TREASURER KEVIN L. BOYCE





**It pays to SaveNOW, a new high-interest savings account for Ohioans.**

The Ohio Treasury and partnering banks offer SaveNOW to improve the financial health of all Ohioans. Open a SaveNOW account with a participating bank and earn at least 3.25% interest on your money. Make smart money choices for yourself and your family by saving now!

**Kevin L. Boyce**  
Ohio Treasurer of State

Visit [www.savenow.ohio.gov](http://www.savenow.ohio.gov) or call 1-800-228-1102 to learn how you can enroll in a hard-working SaveNOW savings account.

# Save NOW

A PROGRAM SPONSORED BY OHIO TREASURER  
**KEVIN L. BOYCE**

**Imagine reaching into your savings account, instead of for your credit card, for your next unexpected purchase.**

Start building your financial safety net today with a SaveNOW account, and earn at least 3% more interest than a standard savings account for one-year. Enroll today for more peace-of-mind and financial confidence. All possible with a simple savings account.



**KEVIN L. BOYCE**  
OHIO TREASURER OF STATE



## WHERE DO I START?

Signing up at your bank is easy and just takes a few minutes. You can even set up direct deposit from your checking account each time you get paid and make your SaveNOW account contributions automatic.

Make a commitment to yourself in writing, and you'll be more likely to make it happen. You can even start out small, with as little as \$10 a month and gradually increase your contributions.\*

As a special benefit to participants, you'll receive free SaveNOW newsletters with the latest tips and tricks to keep you on track toward your financial goals.

At the end of the one-year SaveNOW program period,\* complete a personal finance survey to claim the extra 3% interest on the account, up to \$150.\*\*

\*After one-year from the initial enrollment date, the account interest rate will return to current market rates, as established by the bank.

\*\*Single deposits are limited to \$500, except for lump sum payments such as tax returns, insurance settlements or inheritance payments. The maximum account balance for which the SaveNOW premium interest rate may be earned is \$5,000. Account contributions greater than \$5,000 will receive an interest rate determined by the bank.