

2025 FINANCE TIPS

1

CHECK YOUR CREDIT REPORT.

Regularly monitoring your credit report is essential for staying informed about your payment histories and current balances. While your credit score provides a quick overview of your credit health, delving into your credit report offers a more comprehensive understanding of your financial history. This routine check also serves as a crucial tool for detecting potential fraud. You can stay proactive by obtaining your free credit report annually from annualcreditreport.com.



2

SET AND FOLLOW A BUDGET.

Keep your spending in check by tracking expenses and following a budget. This approach not only ensures financial discipline but also reveals areas where you might be overspending. By following a budget, you can align your lifestyle within your means and allocate funds for future savings. GNB provides a convenient and free budgeting tool called [My Money Manager](#) within online banking and the mobile app. Import your credit cards, loans, and other accounts from various financial institutions to effortlessly monitor all your spending and debt in one centralized location.



3

SIGN UP FOR AN IDENTITY THEFT PROTECTION SERVICE.

Safeguard both your identity and finances by enrolling in an identity theft protection service. According to the FTC, online fraud cost Americans \$8.8 billion in 2022, with median losses of \$650. GNB's [ID TheftSmart](#) packages start at just \$10 per month, offering credit monitoring, consultation and restoration services, suspicious web activity scans, and minor monitoring.



4

USE A CASH BACK DEBIT OR CREDIT CARD.

Maximize your purchases and automatically earn cash back by simply using your card. If you're not currently utilizing a rewards card, you may be missing out on valuable perks. At GNB, you could earn up to \$10 per month on debit card purchases with a [More Cash Back](#) checking account when you meet qualifications. Or go to our website and choose from our [credit card](#) options to earn reward points or cash rewards. For credit card users, ensure you pay off your statement balance in full every month to avoid interest and to fully capitalize on your rewards.



5

REFINANCE OR CONSOLIDATE VARIABLE AND HIGH INTEREST DEBTS.

Streamline your financial management by refinancing or consolidating variable and high-interest debts. If you have multiple credit cards or loans, consider consolidating them into a single, fixed-rate loan. [GNB's lenders](#) offer flexible payment plans with competitive rates, and will work with you to identify the best option for managing your debts effectively.



BANKING CENTERS

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