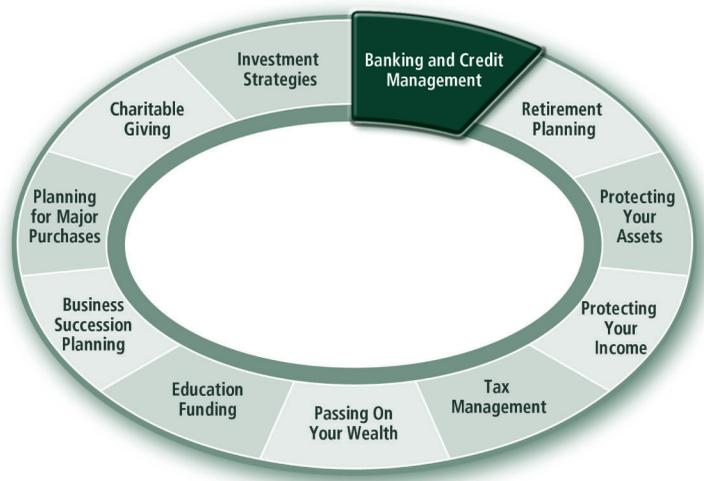


Your wealth considerations

Banking and Credit Management



Effective banking and credit management helps to organize your day-to-day financial needs in a way that may save you time and money.

To help you reduce the time and effort that you spend on managing your affairs, your plan should identify the best combination of accounts and efficient ways to match your short- and long-term financing needs with the most effective borrowing strategies.

Here are some common considerations that can help lead to a customized plan:

- **Family** – What are the most important banking and borrowing priorities facing you and your family today?
- **Work and career** – Do you find the demands of your schedule leave little time to manage cash flow and credit on your own?
- **Well-being** – How would an unexpected change in your cash flow affect your ability to pay bills and keep up with your other financial responsibilities?
- **Home** – Could you be using the equity in your home to achieve additional goals, such as renovation, education or the purchase of a recreational property?
- **Lifestyle** – Do you like to play an active role in day-to-day banking? Would you prefer to delegate some of your responsibilities to a private banker and create more time for other priorities?

Benefits of Banking and Credit Management

An integrated plan that coordinates all of your day-to-day banking and financing needs may help to simplify your life by automating time-consuming tasks and delegating responsibilities to a trusted team of dedicated banking professionals.

The advantage of building a personalized banking and credit management plan is that it helps identify potential opportunities to save money and reduce interest charges, which could lead to many of the following benefits throughout your lifetime.

- **Convenience** – Having the right combination of day-to-day banking services, and a team of qualified professionals ready to help, allows you to transact, access funds and make decisions through one convenient point of contact.
- **Time savings** – Effective banking and credit management may streamline the time needed to effectively manage your cash flow and credit requirements.
- **Flexibility** – Having the greatest number of alternatives helps you choose the most effective way to finance assets and investments, and to reach your financial goals sooner.
- **Interest savings** – Accessing your available credit in the most cost-effective way may help to ensure the lowest interest rate, which may help you eliminate debt faster and reduce your household cost of borrowing.
- **Increased cash flow** – Effectively structuring short- and long-term debt needs can result in lower payments, which may provide additional money that can be applied to other areas of your financial plan.

Together, we can create a personalized banking and credit solution that makes the most of your opportunities.

