

i'm using these tips to be a better saver. i'm with **IMB**.

- ✓ Set a savings goal
- ✓ Get a separate savings account
- ✓ Set-up a regular deposit into your savings account
- ✓ Put up a picture of your savings goal
- ✓ Do not withdraw from your savings
- ✓ Take lunch from home a couple of days a week
- ✓ Rethink the second coffee
- ✓ Get a loose change jar

How to use an IMB Reward Saver Account to keep your savings on track:

The Reward Saver Account is a bonus interest account. This means you can earn a great interest rate provided you meet the bonus interest conditions each month.

Bonus Interest Conditions:

Make sure you don't miss out! To earn both Variable Bonus Interest and Introductory Fixed Bonus Interest each month you must make:

- a minimum \$50 deposit; and
- no withdrawals.

Interest and Introductory Fixed Bonus Interest each month is available for new accounts for the first 4 months from when the account is opened.

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