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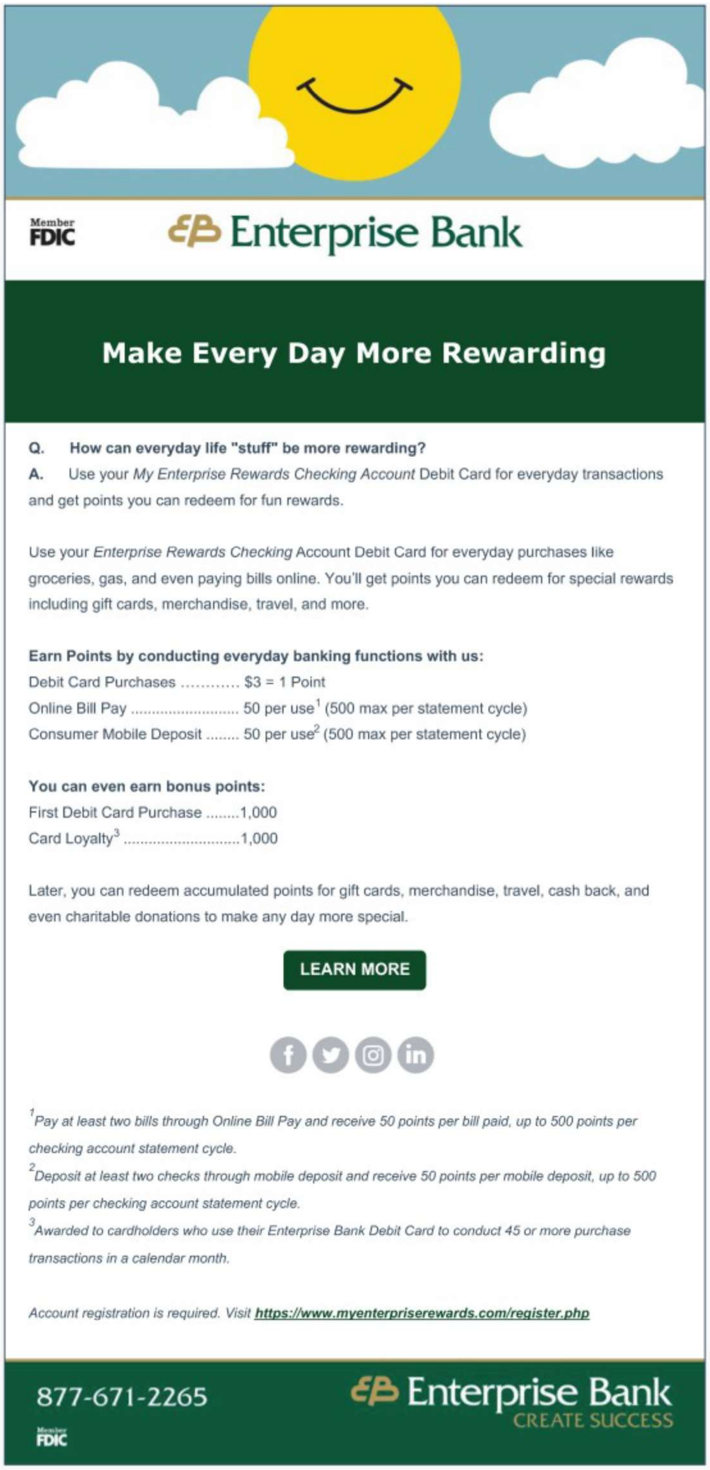
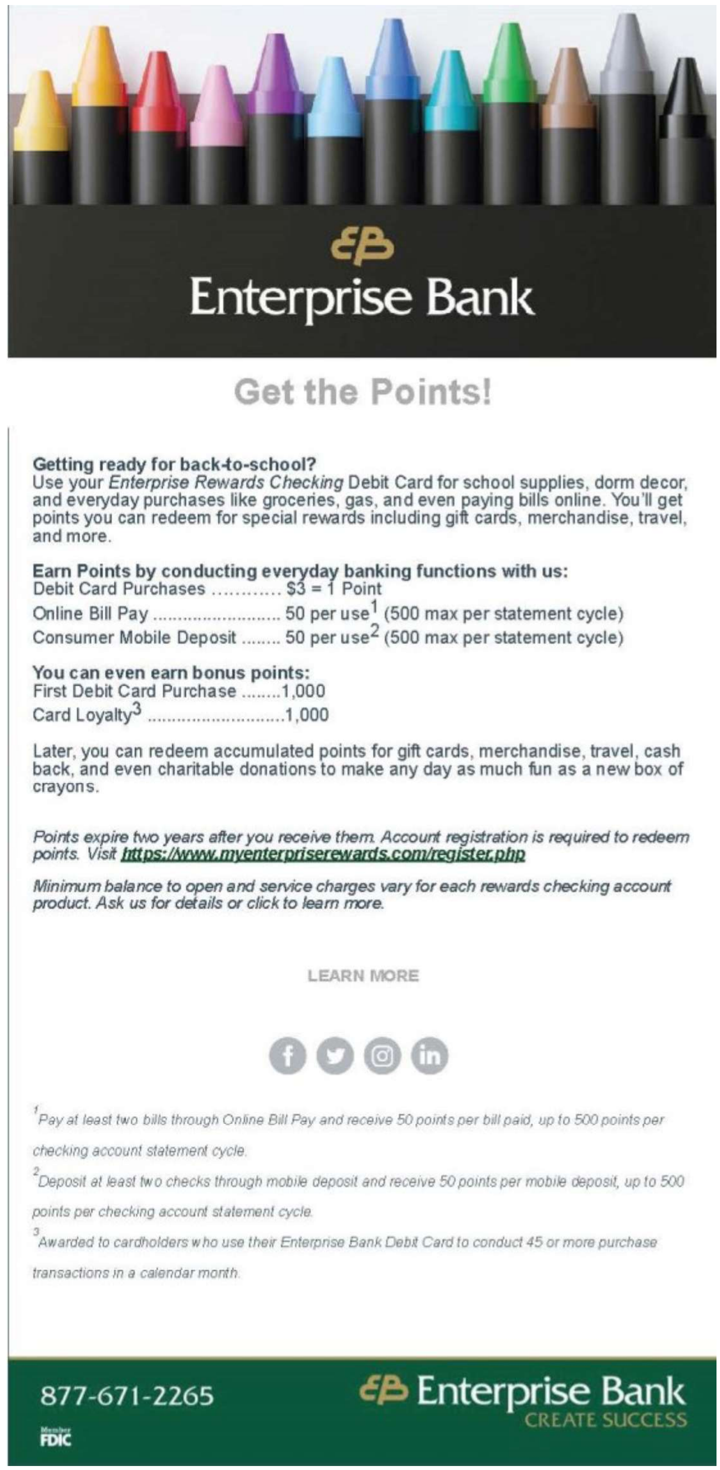
Direct Marketing customer email campaign to encourage personal debit card use

Role: Concept, copywriting, review coordination, Constant Contact setup and scheduling



Spring/early summer email



Late summer/back to school email

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Direct Marketing email campaign to encourage business account eStatement enrollment

Role: Concept, copywriting, review coordination, Constant Contact setup and scheduling

Eliminate the Wait with eStatements!

At Enterprise Bank, we're always looking for ways to make your banking easier and more convenient. Our eStatements are a great example.

Enrolling in eStatements helps you to:

- Save several days of mail transit time.
- Protect your info. eStatements can't be lost or stolen like traditional mailed statements and may help protect you from identity theft and fraud.
- Maintain your records on your computer and reference them at any time.

By enrolling your Business Account in eStatements, you can eliminate the wait for traditional postal delivery and receive your account info as soon as it is available.

With e-Statements, you can control access to your important account documents and increase information security* by eliminating paper copies and lost or stolen mail. You receive an email each month when your eStatement is available online. At your convenience, log in to your account using a secure Internet connection to access your account statements and history through our online banking platform.

To sign up for Business Banking eStatements contact your account officer or visit your local branch.

Find more information about other Business Banking Solutions available to Enterprise Bank customers.

**Refer to the Security section of the Bank's website for more information.*

877-671-2265

Member FDIC

Enterprise Bank

CREATE YOUR SUCCESS

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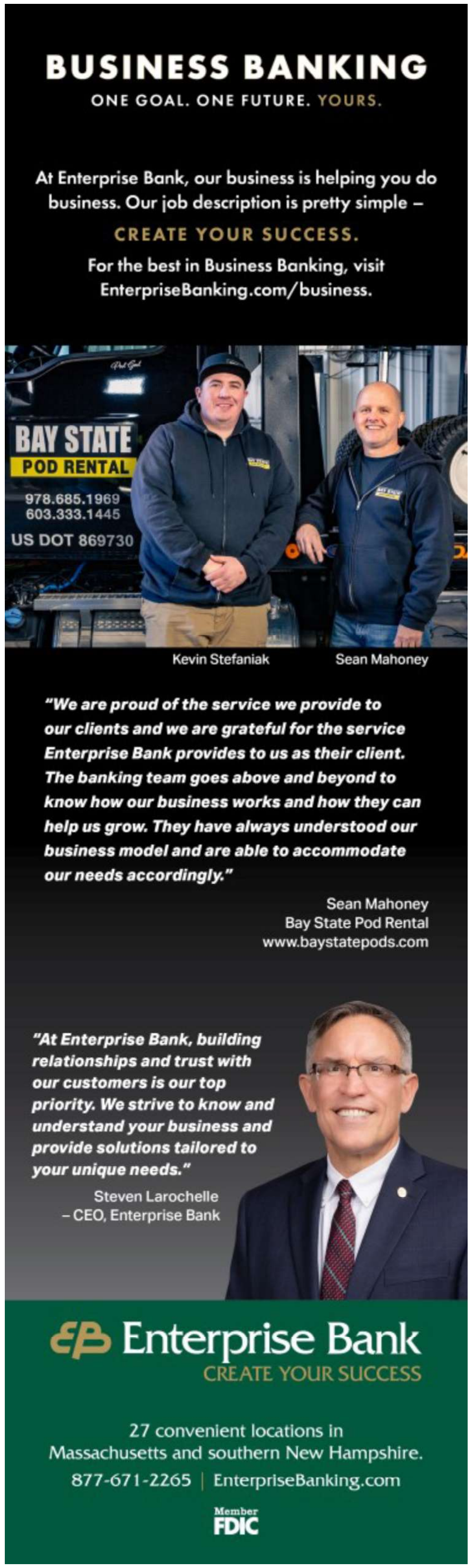
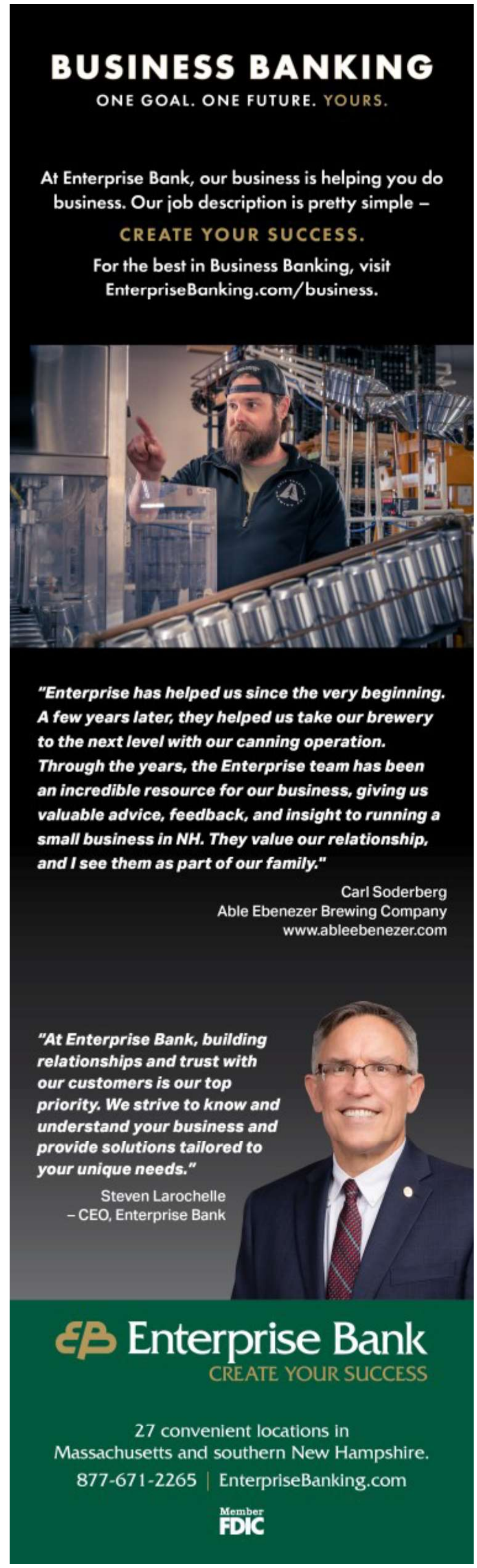
Ad campaign — Business Banking testimonial email series sent via Chamber of Commerce eBlasts

Role: Concept, interviews, copywriting, coordination with Chambers of Commerce





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Billboard—Branding Awareness coordinates with Business Banking campaign including TV and email
Role: Concept, copywriting, review coordination

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Ad campaign—Celebrating Women in Business 10 ad customer testimonial series for print and social media

Role: Concept, interviews, copywriting, print ad scheduling and placement

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Community Reinvestment Act (CRA) ads local and regional newspapers published in English, Spanish, and Khmer
Role: Concept, copywriting, design coordination, translation coordination, ad scheduling and placement

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Financial Literacy Content for Website Learning Center on EnterpriseBanking.com and shared via Social Media
Role: Topic selection, research, writing, review coordination, Fuel CMS setup

Banking 101: Should You Save or Pay Down Debt?

If you have debt such as credit cards, store charge accounts, auto loan payments, and/or a mortgage, you may have wondered if it is better for you to pay extra to reduce or pay off the debt or to put money into a savings account to build a cash cushion. Saving money and paying down debt are both important personal financial moves. Having an emergency fund might mean not having to use a credit card or borrow money in an emergency. Eliminating debt can help to improve overall monthly cash flow.

With planning, it might be possible to build savings and pay down debt at the same time, but for a lot of people, budget constraints and priorities may force a choice to do one or the other. Carefully considering your financial situation and priorities can help you decide what to do.

There are benefits and drawbacks to consider for each option, which can change over time as your situation changes. There may be instances when prioritizing either saving or paying down debt has a clear advantage.

Paying Debt First

Not all debt is created equal and understanding the types of debt you have is important. Revolving debt such as a credit card continues to roll over and accumulates interest until it is paid off. Credit card debt has the potential to last forever, especially if you are paying only the minimum monthly payment shown on the statement. Paying more than the minimum monthly payment (and not making any new charges on the account) will help to pay the balance off faster.

Term loans (also called installment loans) such as a car loan or a home mortgage have a set end date which is established when the loan is taken. The payments and loan term are designed so that when installment loan payments are made on time according to the payment schedule, the debt obligation eventually ends. Paying extra money with each regular payment, even a small amount, can shorten the amount of time needed to pay off the loan.

There are two philosophies when focusing on paying off debt, commonly referred to as the “snowball method” and the “avalanche method.” One focuses on the balances owed on various debts, while the other focuses on the interest rate being charged on each account.

With the **snowball method**, after paying the minimum monthly payments on all your debts each month, extra money is added to the payment of the debt with the lowest balance every month until it’s paid off. Once the lowest balance debt is paid off, the amount that used to go towards that debt is added to the payment with the next lowest balance each month until it is paid off. This process is repeated until all balances are paid off. Benefits to this method include the satisfaction of a “win” each time a debt is systematically eliminated, and the measurable reduction in the number of payments made each month.

The **avalanche method** determines which debt to pay down first by ranking the debt obligations based on the interest rate charged. The debt with the highest interest rate would receive higher payments until it’s paid off. After the first high interest rate debt is paid off, the remaining debts are ranked and the remaining debt with highest rate would receive additional payments, and so on. Paying off the higher-interest debt more quickly can reduce the total amount of interest you’ll end up paying over time and can free up money in the budget for other uses.

For most people, their home represents both their largest asset and largest debt. Paying off the mortgage can be a form of long-term security and provide a sense of accomplishment but depending upon your age and the interest rate on your mortgage, you may benefit more from building savings than paying off the mortgage. Depositing any extra funds into a savings account, money market account, or high yield savings account can help you build (or increase) a cash reserve or emergency fund.

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Banking 101: Should You Save or Pay Down Debt?—Page 2

Focus on Savings

The top reason to make savings a higher priority than paying down debt is to have an emergency fund to handle unexpected life events such as a vehicle or appliance breakdown or a medical situation. Even with insurance, you may be required to pay a deductible or co-pay amount.

When you have accumulated savings, you may not have to borrow money or use a credit card in an emergency. Without an emergency savings cushion, you could end up with even more credit card debt when faced with an unplanned expense. Experts recommend building an emergency fund equal to three to six months of expenses and depositing it in a high-yield savings account. If you are just getting started, the initial goal might be to build a balance of a single month's expenses. The important key to knowing what the emergency fund target amount should be is following a budget.

If you have debt at a very low interest rate and can earn a higher rate in a savings account, it might make more sense to focus on saving money first. Instead of paying extra on the low-rate debt, continue to make the scheduled payment amount and deposit any extra money into the higher-rate savings account.

The information contained in this article should not be construed as financial, legal, or tax advice, and may not be reflective of terms and features currently offered by Enterprise Bank. Please contact us for details on current product offerings and rates.

Learn about products and services offered by Enterprise Bank. If you would like to speak to an Enterprise Banker, we invite you to call us at 877-671-2265, visit one of our convenient branch locations, or contact us online.

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Financial Literacy Content for Wealth Management on EnterpriseBanking.com and shared via Social Media
Role: Research, writing

Managing Sudden Wealth

It could be the day you dreamed of for decades. You hit the lottery. Sell your business or property for a huge sum of money. Receive a large inheritance. Become a dot-com multimillionaire. Now what?

Sudden wealth can be complicated. How can you make sure your new-found wealth doesn't disappear ten, five, or even one year later? Often times, the advice of well-meaning (but uninformed) friends and family can lead to decisions that are not in your best interest.

The average person receiving a sudden windfall from an inheritance, settlement, investment, or lottery win can become overwhelmed. There are important decisions to make, some starting immediately. For example, when you claim lottery winnings, you may need to choose whether to receive the money in one lump-sum or through a stream of periodic payments.

Choosing an experienced financial advisor should be early on your list of decisions. Depending upon your circumstances, this may be the first time you've needed financial professionals to help you properly manage your money and the many decisions and tax consequences that can accompany it.

In the short-term, there could be federal and state taxes due. You will need to decide where to place your funds, which may not be as straightforward as simply depositing it into your checking account due to FDIC limits. Long-term considerations can include a new or modified will, estate planning, and the creation of trusts to protect your assets and maintain your financial privacy.

Your windfall might include unavoidable publicity and unwanted fame that could be followed by appearances from people from your past or previously unknown relatives. A trusted, neutral third-party, such as a financial advisor, can act as a shield to protect you from the potential steady stream of people asking for financial assistance.

Financial advisors and wealth management professionals often have a network of experts who can help you minimize the tax consequences and maximize the time your money lasts. Your advisor can help you develop a plan to balance satisfying your immediate wants and needs and preserving your wealth into the future. He or she can also coordinate with other specialists on your financial team, such as your tax accountant.

An advisor can help you with ongoing financial planning and help you create an estate plan to determine the handling of your assets at time of death or if you become incapacitated. Having a financial advisor on your side can mean the difference between you controlling your wealth, and feeling like your money is controlling you.

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Financial Literacy Content for Wealth Management on EnterpriseBanking.com and shared via Social Media
Role: Topic selection, research, writing, review coordination, Fuel CMS setup

Beneficiaries 101

It's important to periodically review the beneficiaries named on financial assets including your life insurance policy, IRA, or 401 (k). Review your financial portfolio and update your beneficiary information as needed to be sure that your heirs receive the assets you intend for them to receive in a timely manner.

What is a Beneficiary?
A beneficiary is the person or entity you legally designate to receive the funds in a financial product such as an Individual Retirement Account (IRA) or 401(k) account, or the proceeds of a life insurance policy after you pass away. Unlike other types of property, some financial products including retirement accounts and life insurance policies pass directly to the beneficiaries listed on each account and are not governed by a will.

Naming one or more beneficiaries can minimize hassles and delays in distributing funds after your death. In general, a beneficiary can be:

- One or more persons
- A trust
- A charity
- Your estate

If you don't name a beneficiary, or if the beneficiaries you designated are no longer living when you pass away, funds from the account or the policy would be paid to your estate or held in probate. Probate is a legal process where the court sorts out the financial situation and determines how to distribute assets. The probate process can delay distribution of the funds and probate costs can reduce the amount available to your heirs.

A financial planner can help you with your retirement goals and provide one-on-one guidance to help you build a plan to reach your goals and provide for your heirs.

Types of Beneficiaries

There are two types of beneficiaries – primary and contingent.

A primary beneficiary is the person or entity first in line to receive the financial account balance or life insurance policy proceeds after you pass away. This is usually your spouse, children, or other family members. Some states require that a spouse be named as primary beneficiary.

If you want to be sure your account balance or insurance benefit goes to who you want with minimal hassle and tax liability, there must be a primary beneficiary. You may be able to name more than one primary beneficiary as long as the percentages assigned add up to 100%.

A contingent (secondary) beneficiary is the person or entity named to receive the account balance or death benefit if there are no surviving primary beneficiaries. There can be more than one contingent beneficiary as long as the percentages assigned add up to 100%.

(continued on next page)

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If neither the primary nor the contingent beneficiary can be found after your death, the funds could be held in probate. When the funds become part of your estate, there could be legal complications, limited distribution options, and tax consequences on distributions.

A financial planner or estate planner can help you structure your beneficiaries based on your overall financial situation and factors specific to your family.

Things to Consider

There are circumstances where an inheritance could result in special handling of the funds or lead to legal and tax consequences for beneficiaries.

- Minor as a beneficiary – Generally, insurance companies, pension plans, and retirement accounts will not transfer assets directly to minors (under age 18) until a trustee or guardian is approved by a court to look after the funds.
- Lifelong dependent as beneficiary – Naming a lifelong dependent, such as a child with special needs, as beneficiary could disqualify them for government benefits under federal law. There are specific trusts that can preserve the ability of a beneficiary with special needs to continue to receive government benefits.

If your beneficiaries are minors or persons with special needs, consult with a tax attorney, estate planner, or financial professional for guidance.

Be Specific

Beneficiaries should be identified clearly and thoroughly with full legal names, social security numbers, and the person's relationship to you (spouse, child, mother, father, etc.). This can make it easier and faster for the life insurance company, retirement plan, or investment account to locate your beneficiaries and pay them the policy benefits or account balance.

Besides naming beneficiaries, indicate how benefits are to be handled in the event one or more beneficiaries are no longer living. For example, if two children are named as beneficiaries but one passes away before you, do you want your surviving child to receive the entire benefit, or do you want the deceased child's heirs to receive that child's share?

Keep Beneficiaries Updated

Keep your beneficiary information up to date. The people or entities named on the beneficiary designation when you pass away are the ones who will receive the money upon your death. A beneficiary designation can't be corrected or changed after your death.

It is a good idea to review your beneficiary designations and your financial goals after major life events including marriage, divorce, birth of children or grandchildren, job changes, retirement, or loss of a spouse.

Life changes could alter your intent but failing to update your beneficiary designations might result in a former spouse receiving the benefit instead of your current spouse, or children or grandchildren born after the beneficiaries were designated being excluded from a share of the benefit even if that wasn't your intention. If your named beneficiaries predecease you and new ones aren't designated, the policy proceeds or account balance could end up in probate.

As you plan ahead for retirement and respond to other major life events, Enterprise Wealth Management is here for you. Let us help you and your loved ones as you prepare for the future.

Enterprise Wealth Management is a division of Enterprise Bank providing comprehensive wealth management, including investment management, financial planning, trust and advisory services to individual and institutional clients.

Investment and Insurance products are not a Deposit, not FDIC Insured, not guaranteed by Enterprise Bank, not Insured by any government agency, and may lose value.

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Personal Blog (randomtruths-photogirl2u.blogspot.com)

Role: Topic selection, research, writing, photography, posting to site

random thoughts – Day 1,766 – (Thursday) – death by a thousand cuts

According to Wikipedia, "death by a thousand small cuts" is a way major negative change happens — slowly, in many unnoticed increments not perceived as objectionable. It is akin to the expression "boiling a frog," where the belief is a frog placed in a pot of hot water will jump out, but one placed in cold water and gradually heated won't notice the danger and will eventually be cooked to death.

I think this was the manner in which my second marriage was ultimately, incrementally extinguished.

In the beginning, as in the end, it was all about the small things. I believe that had we continued our attention to the small things we could have sustained what was once the most important big thing — our marriage.

Initially, we specialized in details, niceties, and politeness. He was in the US Army and transferred to Seoul, S. Korea while we were dating. Before he left we spent hours talking about our concerns for the forced separation, but it turned out we excelled on separate continents, emailing each other daily (often multiple times) with long messages recounting the day's activities and filled with sentiment for each other and plans for a future together. I raced home to check for his emails.

On weekends we invested two and three hour blocks of time burning the international calling plan and bridging time zones to discuss everything under the sun, the moon, and the stars. Under the classic "way to a man's heart is through his stomach" philosophy, I regularly baked cookies to mail to him.

Separated by half a world, we still maintained a magical closeness.

After 18 months of long-distance relationship nurturing and maintenance I quit my job, moved to Korea, and we married. Together in time and space, he opened doors to buildings and vehicles for me and I thanked him for it. Hand in hand we rode the subway and walked around Seoul. We talked about our future and planned our life back stateside.

Three months later, he retired from the Army and we returned to the house he owned in Tennessee and a new life together. We continued our habits of paying attention to each other by talking, dreaming, holding hands and opening doors. Married life was good.

But somewhere along the line we stopped noticing each other. I don't know when it happened, I only know that about four years into our marriage, I realize with a shock the many ways our relationship had shifted. We had managed to commit the tiny crimes of neglect we vowed to never do when we first married.

When he walked in the door from work, the warm "Hi, Babe" and quick kiss had been replaced with a curt "What's for dinner?"

Instead of rushing home, I found reasons to be elsewhere.

We stopped eating facing each other at the dining room table and were eating side by side on the living room sofa, facing the TV.

The routine question of "How was your day?" was met with "OK," or "crappy," instead of the once detailed stories of coworkers, bosses, work successes and frustrations.

(continued on next page)

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random thoughts – Day 1,766 – (Thursday) – death by a thousand cuts—page 2

Weekend walks in the woods had been traded for near-silent observation of outdoor shows on TV.

We never emailed or spoke to each other during the workday.

We stopped talking to each other and replaced it with watching other people talking on TV.

My self confidence took a nosedive and I began provoking arguments primarily for the conversation and attention.

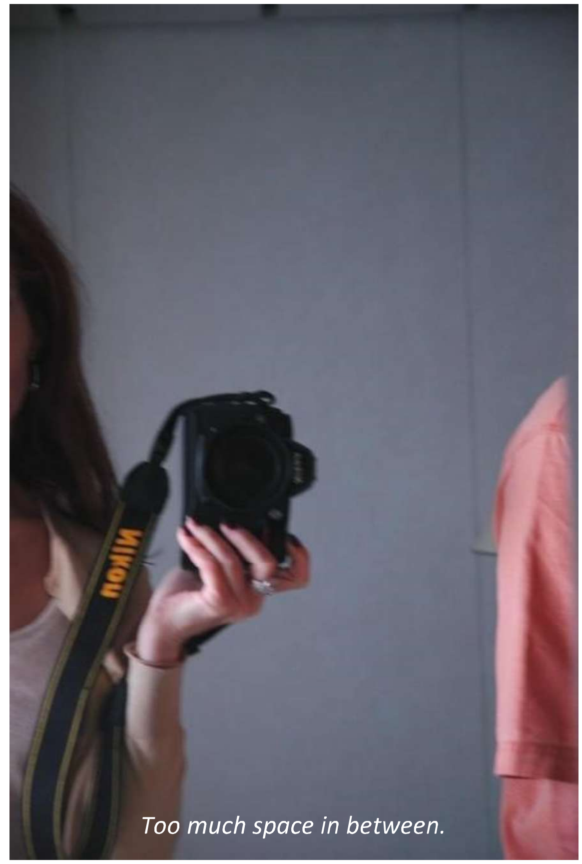
The volume and resonance of his snoring increased. I resented what I perceived as his indifference to the effect on my own sleep, and stomped down the hall to the guest room, where I set up permanent camp.

Where we had once done everything together — talking, shopping, hiking, driving aimlessly around town holding hands — we had degenerated to living separate, parallel, mostly silent lives.

When I expressed my concerns, he didn't want to discuss it. He said he was happy and that we had a great marriage because we rarely fought. The way I saw it, we rarely fought because we didn't talk, and a marriage is only as happy as the least happy person.

On separate continents, we were able to focus on each other and maintain closeness, but under the same roof, we had incrementally neglected each other until there was too much emotional space between us.

One thousand small cuts later, we signed papers for our divorce.



Too much space in between.

Originally published January 22, 2014 on www.Unite4Women.com and posted in randomtruths-photogirl2u.blogspot.com January 23, 2014. Reposted to randomtruths-photogirl2u.blogspot.com January 16, 2025.

About the random truths blog

I started blogging in the magical days of myspace, and when that platform went away, I started random truths on blogspot. Posting in the early years was random and sporadic. When the COVID pandemic rolled into the U.S. and workers rolled their chairs to home offices in March 2020, I no longer had a commute or after work community events and began blogging daily with the "remoted" body of posts. To buy myself some space in case I wanted to skip blogging now and then, I started the random thoughts stream of work. This hasn't been needed yet, as after several years of daily posts, I don't know how to stop.

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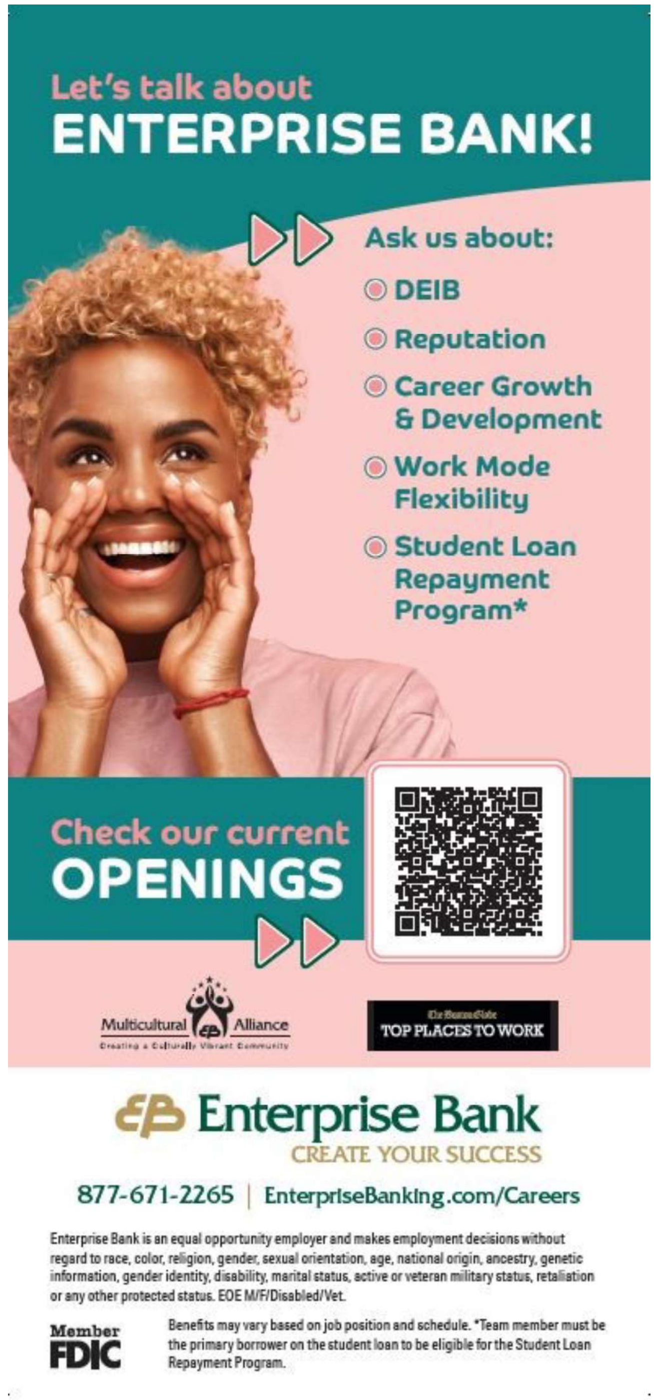
Product, service, and special need handouts for events

Concept, research, writing, review coordination

Baking services handout for use at business and community events



Conversation starter handout for use by recruiters at career fairs

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HR Recruiting Materials — Six-panel folded brochure was part of a full branding package for HR

Role: Concept, writing