



an Altitude Bank™

# A GUIDE TO SPENDING SMART & SAVING BRIGHT



NEW YEAR, NEW GOALS!



Make this your year to thrive — CSB has the tools and team to help you plan, save, and succeed.

## Stress-Free Spending

Start the year in control—keep your budget on track with *My Spending* in the CSB app. See your predicted balance after upcoming bills, categorize purchases, and set budget and spending alerts so you never overspend by accident..

## Boost Your Credit. Build Your Future.

Monitor your credit health with My Credit Score, and pair it with My Spending to create category budgets and set alerts. Small steps—like automating savings or tracking credit utilization—can become big wins by mid-year.

## Consider a ReFi on Your Mortgage

Lowering your monthly payment or shortening your term can fuel your New Year goals for 2026. Explore a refinance with Altitude™ Mortgage—our team will review options, costs, and timelines, so you can decide with clarity and confidence.

## Give Back - Make Your Charitable Donations

The New Year is a great time for generosity—and intentional financial planning. Charitable donations can help you maximize tax benefits while supporting causes you care about. Citizens State Bank supports community giving through Altitude™ Giving, our community-giving initiatives.



LEARN MORE AT CSBCOLORADO.COM

