



**FOR IMMEDIATE RELEASE**

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**Merchants Bank Barre Office Offers *Money-Smart* Program.**

**BARRE, VT** –Terry Bessette, Merchants Bank Barre Branch President, announced that her branch will be conducting the *Money Smart* Program, *Check It Out* on July 13 at the Central Vermont Adult Basic Education, Montpelier site. Lender Customer Representative Wendy Rae will be making the presentation.

*Money Smart* is an FDIC Adult Education Program designed with a curriculum intended to help consumers understand the basics of banking, with modules on topics such as bank services, credit, budgeting, savings, credit cards, loans and homeownership. (<http://www.fdic.gov> ).

The *Check It Out* session will cover checking accounts, pros and cons of using a bank versus check cashing services, identify the different types of checking accounts, fees and pitfalls. The session also covers how to open an account, write checks, use ATM and Debit cards, how to keep records and reconcile an account.

Merchants Bank is the first *Alliance Member* for the state of Vermont. *Money Smart Alliance Members* are organizations that significantly promote and/or enhance the implementation of the *Money Smart* curriculum. Alliance members may include financial institutions, universities, military bases, extension service professionals, adult education providers, community colleges, community-based organizations, faith-based groups, private sector, educational service providers, employment and/or training service providers, government agencies, and other organizations. Members can assist in *Money Smart* efforts by teaching, hosting classes, facilitating program implementation, promoting *Money Smart* and increasing *Money Smart* delivery and distribution networks, funding local efforts and evaluating *Money Smart* efforts.

Visit the Branch at 105 North Main Street in Barre, Vermont or call (802) 476-4107 for information.

Visit <http://www.mbvt.com> or <http://www.fdic.gov> for more information.

The continuing mission of Merchants Bank is to provide Vermonters with a true community bank. It fulfills this commitment through a branch-based system that includes 35 bank offices throughout Vermont, employees dedicated to quality customer service and the LYNX family of products: Free Checking for Life<sup>®</sup>, MoneyLYNX<sup>®</sup> Money Market Account, TimeLYNX<sup>®</sup> Certificate of Deposit, HomeLYNX<sup>®</sup> Home Equity Line of Credit, RealLYNX<sup>®</sup> Residential Mortgages, CommerceLYNX<sup>®</sup> Business Banking Services, eLYNX<sup>®</sup> Online Banking and PhoneLYNX<sup>SM</sup> Automated Phone Banking. For more information about Merchants Bank visit the website at [www.mbvt.com](http://www.mbvt.com). Member FDIC. Equal Housing Lender.