

Your Investing Questions Answered

When should I start saving for retirement?

The sooner you start, the sooner you begin to take advantage of compounding interest. The power of compounding means that your deposits earn interest, and the interest earned is reinvested to increase the amount of money earning interest. Your money essentially works for you. If you have trouble saving money on a regular basis, you may try direct payroll deductions to contribute to a retirement savings plan. It's fairly straightforward and good advice: the sooner you start saving for retirement, the more you will have when you retire, and the sooner you will be able to retire. Remember, consult with a professional and carefully consider your investment options, especially when saving for your retirement.

*-Terry Hahn, Registered Representative
Friendship Securities & Investments*



FSI
FRIENDSHIP
SECURITIES & INVESTMENTS

We're your local investment source - and we are easy to reach. Just call **877-667-5101** for a real voice (no buttons to push!), or find us online at www.friendshipsecurities.com. You can always **Rely on Friendship**.

Investment products are not deposits of The Friendship State Bank; not FDIC insured; not insured by any federal government agency; not guaranteed by the bank; and may go down in value. SECURITIES OFFERED THROUGH QUESTAR CAPITAL CORPORATION (QCC) MEMBER FINRA/SIPC. FSI AND THE FRIENDSHIP STATE BANK ARE INDEPENDENT OF QCC.

Time for your 401(k) or IRA rollover? Rely on Friendship.

DILLSBORO OFFICE - 12933 LENOVER STREET - DILLSBORO - RELY ON FRIENDSHIP

FREE

*Stop in at any Friendship State Bank Branch
for full details and no surprises.*

BUSINESS CHECKING

at The Friendship State Bank

No minimum to open.

No minimum balance.

No hassles.

Free Real-Time Internet Banking and Bill-Pay.

Freedom for your business,

from your community bank.

We're your community bank - since 1912, and we are easy to reach. Come on in to any branch and talk to us about your banking needs, call **877-667-5101** for a real voice (no buttons to push!), or visit us online at www.friendshipstatebank.com. You can always **Rely on Friendship**.



**FRIENDSHIP - CROSS PLAINS - DILLSBORO
RISING SUN - VERSAILLES - VEVAY**

Since 1912
96 YEARS
RELY ON FRIENDSHIP