



Financial Fitness Mentor

An inexpensive, non-intrusive program for banks and credit unions

Assistance for customers stressed about money, struggling with debt, having difficulty caring for their family or just looking for a better, natural way to manage their household finances

Features

Bank/credit union:

- Appoints one or more employees to be a Financial Fitness Mentor
- Reimburses Financial Fitness Mentors for their personal PerNetFlow license
- Offers a checking account designed to take advantage of PerNetFlow features
- Has the book "A Better Way to Manage Your Everyday Money" available to customers

Financial Fitness Mentors:

- Uses PerNetFlow at home to manage their personal finances
- Mentors customers on getting started with and using PerNetFlow
- Conducts community financial fitness seminars on household finances and PerNetFlow

Benefits

Bank/credit union:

- Each customer who uses PerNetFlow will tend to:
 - Maintain a high checking account balance as a byproduct of using the software
 - Have few if any overdrafts
 - Have extra money for saving and investment products
- The program is a marketable service that will attract new business and build loyalty
- Seminars at schools and businesses will promote awareness of financial fitness options and related company products

Customers using PerNetFlow will:

- Be financially fit
- Have an informed view of their everyday money
- Appreciate their bank/credit union as a resource for assistance with managing their income