



## GROW Your Savings

### Did you know?

- One of the best ways to grow your savings is by setting up an automatic transfer into your savings account! Here at RCU we call these PATs (pre-authorized transfer). You may know them as direct debit, AFT, EFT, PAP, PAC & PAD. Regardless of their different names, they are all used to help build your savings. Whether you are saving for a future purchase, retirement or an emergency fund - it's important that you understand what a PAT is and how to set one up!
  - o AFT - automatic funds transfer
  - o EFT - electronic funds transfer
  - o PAP - pre-authorized payment
  - o PAC - pre-authorized contribution
  - o PAD - pre-authorized debit
  - o PAT - pre-authorized transfer

### How does a PAT work?

- an amount (determined by you) is set up to be withdrawn from your account on a reoccurring basis (such as daily, weekly, monthly, etc.)
- the money gets deposited directly into a savings account of your choice!
- watch your savings GROW!
- we like to think of it as paying yourself first - for all the hard work you do!
- MAY PROMO: set up a PAT, take home a plant (succulent potted in a RCU mug!)

### How can I set up a PAT?

Simple - just follow these steps:

1. Decide on a dollar amount you'd like to start saving
  - o don't worry - this amount can be changed at any time!
2. Pick a schedule that best suits your budget & lifestyle
  - o daily, weekly, bi-weekly, monthly or yearly - we recommend lining them up with your payroll or other deposits!
3. Watch your savings grow - literally!
  - o There's no need to babysit your PAT
4. Give one of our Investment Specialists a call & they will take care of the rest!



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