

THE FINFLUENCER

Welcome to *The Finfluencer*, where finance meets finesse. We're here to help you get more comfortable with your finances—whether you're eyeing your first investment, decoding your first paycheck, or budgeting between classes.

This issue is packed with bite-sized tips, smart moves, and tools to help you level up your money game. No jargon. No fluff. Let's turn financial confusion into confidence.

New Professionals

Starting a new job is exciting—but don't forget about the retirement savings you may have left behind.

[Four things to do with an old 401k.](#) Not sure what to do with your old retirement account? Reach out to explore your options. One convo. Long-term impact. Let's make it happen.

Early Career

Why Time Is Money—Literally: The Case for Starting Your Savings Now

Compound growth rewards those who don't wait. [A simple example shows how time can multiply your savings.](#)

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

College Hack: Stop Junk Credit Offers Before They Start

Tired of random credit card offers showing up in your mailbox or inbox? You can opt out of prescreened credit and insurance offers with a few clicks at OptOutPrescreen.com. It’s legit, backed by the major credit bureaus, and helps protect your identity *and* your credit score.

Bonus Tip: check out your credit report at [Annual Credit Report.com](https://AnnualCreditReport.com). It’s free.

Opt Out = Peace of Mind

What Are Prescreened Offers?	Why Opt Out?	How to Opt Out
Prescreened credit and insurance offers are promotions you receive based on your credit profile. These can show up in your: • 📧 Mailbox • 📧 Email • 📞 Even phone calls	Opting out helps you: • 🛡️ Reduce risk of identity theft • 🚫 Avoid unnecessary credit temptation • 📊 Keep your credit report clean • 🧠 Stay focused on smart financial choices	Step-by-step: • Go to OptOutPrescreen.com • ⌚ Temporary opt-out (5 years) - or - 🔒 Permanent opt-out (requires mailing a form) • Confirm your identity securely



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