

MANAGING YOUR MONEY \$

Steps To Get Your Financial House In Order

(NAPSA)—Managing your finances may be easier than you think. That's because online banking offers the same services found at bricks-and-mortar institutions—plus many others.

For example, through online banking, customers can check their account balances, transfer funds, pay bills and more. And because of the convenience, online banking can make it easier to get your finances in order. Here's how:

- **Eliminate clutter and help save the environment**—Pay (and receive) your bills online and you can get rid of unnecessary paper, envelopes and stamps. You can also view images of your paid checks and account statements online.

- **Simplify your Web life**—Instead of bouncing from site to site to view and pay your bills, you can do it all through your bank's Web site—and save yourself the trouble of multiple log-ins and passwords while you're at it.

- **Easily monitor your accounts**—You can choose to receive e-mail alerts when checks are paid, deposits clear, bills are due, your account reaches a certain limit and more. Alerts also help you stay on top of recent account activity so you can detect and prevent fraud.

- **Reduce your chances of fraud**—A study released in January 2006 by Javelin Strategy & Research shows that Internet-related fraud incidences are less severe, less costly, and less prevalent than theft detected offline due to online account monitoring.

- **Manage your investments**—Invest and build your



Consumers can benefit from greater convenience when they do their banking online.

portfolio using helpful tools and resources online. You can also watch your retirement savings grow and decide how to invest your money.

Some banking sites take customer service even further—even if you're not a customer. That's because these sites serve as valuable "at your fingertips" resources for everything from current interest rates to protecting your accounts to retirement tips.

One Web site, wells Fargo.com, offers an added benefit for its customers called My Spending Report. This expense management tool gives customers a "big picture" view of their spending, combining payments and purchases from credit cards, check cards, checking accounts and online bill payments in one convenient place. My Spending Report automatically organizes these expenses into 19 categories, including gas, groceries, health care and entertainment.

To learn more, including tips on online banking, visit the Web site at www.wellsfargo.com.