You can do it!

Americans love to *spend* money, but we don't consistently *save* it.

Like everything in life that's worthwhile, real saving takes effort and discipline. But it can also pay huge dividends to you in terms of financial indulgence and security.

We can help. Follow the **keys** in your current lifestyle profile, and let FSB provide you with the savings and investment solutions you need.

Now, get started!

Busy and Building

Age 20 - 40

Key word: Discipline. Don't spend every cent you make. Set a goal, like saving $50 or $100 every month, and be creative and relentless to reach it.

Key products: Employer-matched retirement account. If your company has a 401(k) plan where the company matches a portion of your contributions, try to contribute to the limit of the match. After that, look into a Roth IRA*.

Key strategy: Buy and hold. When it comes to money, the power of time is your best friend. Save it and don't touch it!

Key mistake: Not starting. Save something from every paycheck, no matter how small.

*Eligible contribution limits phase out if your income exceeds a certain level.

In Full Swing

Age 40 - 55

Key word: Reflect. Step back from your hectic life for a moment and think about where you are financially – and where you want to be! What are your goals – and what are your challenges? Have they changed? Do they need to?

Key products: 401(k)s, IRAs and Savings. This is reality-check time for retirement saving. If you have substantial savings, revisit the products you're using based on your goals. If you've saved little to nothing, it's time to get in gear – you still have time left to watch your money grow, but you need to make a serious commitment to your future.

Key strategy: Turn a pile into a plan. Coordinate your savings efforts and you'll enhance your results. Make sure your money is working for you in an integrated, systematic way, with specific benchmarks and goals.

Key mistake: Too much debt. Spending too much money on the things you want today and not enough on your future.

Looking Ahead

Age 55 - 65

Key word: Decision time. If you love to work, you need to plan how to continue doing just that – on **your** terms. If you plan to say goodbye to your job at a specific age or date, you need to execute your retirement strategy.

Key products: Insured savings that beat inflation. You want products with less risk than when you were younger, and the ability to receive at least a portion of your earnings as a regular income stream.

Key strategy: Balance your income needs with your lifestyle goals. *Acquiring* money is no longer your primary goal ... it's now the *means* to live the way you want!

Key mistake: Underestimating healthcare costs. Consider appropriate insurance or earmark substantial funds for healthcare contingencies.

Using IRAs to Get You There

An Individual Retirement Account, or IRA, is a wise choice to help you save for the future. IRAs offer unique benefits like tax-deferred or tax-free savings*, they're self-directed – meaning you choose your investment vehicles – and there are no minimum annual contributions.

They offer both safety and flexibility, while helping you maximize your savings.

Which IRA Should You Choose?

Traditional IRA

Your annual contributions may be tax-deductible* every year you make a contribution. If you plan to be retired when you begin taking distributions, this is an attractive option, because you will probably be taxed at a lower rate when you use the funds, since your income will be lower at retirement than during your peak "earning" years.

IRS penalty-free withdrawals* may be made at any time for qualified college expenses or the purchase of a first home.

Roth IRA

These contributions are **not** tax-deductible, but your contributions will **not** be taxed when you withdraw them, if certain distribution rules are met.

This IRA is an excellent choice for younger individuals because it is more flexible. Contributions can be withdrawn at any time without federal taxes or penalties.* You are not required to receive distributions at age 70½ and, in most cases, you can pass your Roth assets to your heirs free of federal income taxes.

SEP IRA
(Simplified Employee Pension Plan)

This option allows you to make discretionary, tax-deductible contributions for the employer and eligible employees of a sole proprietorship, partnerships, and S- or C-corporations.

Earnings and contributions are tax-deferred.

*Please consult your financial advisor regarding deductibility. Normally, withdrawals prior to age 59½ are subject to a 10% IRS penalty.

Contribution Limit Update

Tax Year	IRA Contribution Limit
2008	$5,000
2009 and after**	$5,500

**Beginning in April 2009, the contribution limit will adjust annually for inflation in $500 increments.

If you're going to begin taking distributions ...

You may begin withdrawing a portion of your IRA savings IRS penalty-free if you're 59½, however, when you turn 70½, you may be required to begin withdrawing funds. As you do this, FSB offers a number of options to provide convenient access to your money and ensure that your balance continues working hard for you.

Consolidating several IRAs into an FSB IRA

We offer a number of investment choices that allow you to move or roll over additional IRA funds to FSB and still maintain your tax-deferred savings growth. We can help you accomplish this efficiently and conveniently.

Want to Become a Millionaire?
Here's How.

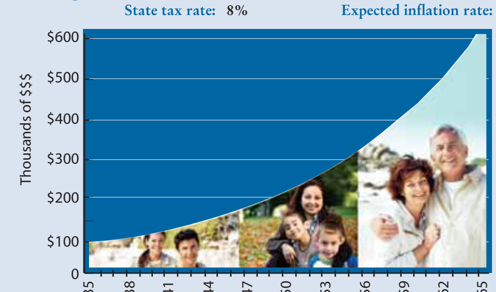
For most of us, becoming a millionaire requires a lot more than buying a lottery ticket and crossing your fingers.

By logging on to FSB's website, www.myfsbonline.com, and using our "millionaire" calculator, you'll see just how much money you need to begin saving today – in order to be a millionaire before you retire ... whether that's 40, 50, 60 or later.

Here's an Example:

Your age: 35 Millionaire target age: 65

Amount currently invested:	$10,000	Savings per month:	$500
Expected Rate of return:	6%	Federal tax rate:	28%
State tax rate:	8%	Expected inflation rate:	3.0%



Retirement Success ... One More Reason to Partner with FSB!

Member FDIC