

Cash Management Information

This page is developed from Resident recommendations about Internet sites and ideas that may be of assistance to other Residents. Some Residents use cash management methods that may be unfamiliar to other Residents. This page shares that information. Please send comments, suggestions, recommendations and complaints about this page to wvrccc@gmail.com.

Residents are encouraged to periodically take advantage of the free annual credit report Web site at www.annualcreditreport.com. Information on identity theft can be found at <http://www.consumer.gov/articles/1015-avoiding-identity-theft>.

There are no guarantees that information displayed on this page is without risk. Information displayed on this page was believed to be accurate when it was added to the page but is subject to change. **As is the case with any information about money, every individual should exercise care in meeting their individual needs and in whom they place their trust.**

Cashflow Analysis Calculator - calculate how long money will last

Bank of Lancaster County: www.tcalc.com/tvwww.dll?user?tmpl=usertool.htm&cstm=blcnet

Computer Club: <https://resident.willowvalley.org/cclub/networth.asp>

Certificates of Deposit - may have fees for early withdrawal

Bank of Lancaster County: <http://www.blcnet.com/personal/cod.htm>

Fulton Bank: <http://www.fultonbank.com/viewpage.asp?n=15>

Checking Accounts - may have fees for check printing, minimum balance, transactions, etc.

Bank of Lancaster County: <http://www.blcnet.com/personal/checking.htm>

Fulton Bank: <http://www.fultonbank.com/viewpage.asp?n=6>

Interest rates and other helpful information

Bank of Lancaster County: <http://www.blcnet.com/personal/rates.htm#depositrates>

Bankrate: <http://bankrate.com>

Eloan: <http://www.eloan.com/>

Fulton Bank: <http://www.fultonbank.com/default.asp>

Keydirect: <http://keydirect.com>

Reading Eagle: <http://www.readingeagle.com/interestratesNet/bestratecd.aspx>

Money Market Funds - may have fees for management, transactions, minimum balance, etc.

Bank of Lancaster County: <http://www.blcnet.com/personal/mmda.htm>

Fulton Bank: <http://www.fultonbank.com/default.asp>

On-line Banking - may have fees for management, transactions, minimum balance, etc.

Bank of Lancaster County: <http://www.blcnet.com/online/homepage.htm>

Fulton Bank: <http://www.fultonbank.com/default.asp>

On-line Bill Payment - may have fees for management, transactions, minimum balance, etc.

Bank of Lancaster County: <http://www.blcnet.com/online/blconline.htm#bill>

Fulton Bank: <http://www.fultonbank.com/default.asp>

Savings Accounts

Bank of Lancaster County: http://www.blcnet.com/personal/statement_savings.htm

Fulton Bank: <http://www.fultonbank.com/default.asp>

U.S. Treasury - www.treasurydirect.gov or www.savingsbonds.gov - to purchase directly on line from the US Treasury short term bills, notes, bonds, treasury inflation protected securities (TIPS) or savings bonds. Bills with maturity terms of 4, 13 or 26 weeks are especially attractive for short term investment. Features:

Direct on line purchase from US Treasury without fees.

Direct link between Treasury Account and personal checking account.

Competitive yield with money markets; government secured.

Sold at discount.

Interest exempt from State Tax

Auction normally held weekly.

Minimum of \$1000 with \$1000 increments.

Money magazine and **Kiplinger's**, found in many libraries, are sources for cash management information.