



**STANISLAUS COUNTY LIBRARY**

**Vanessa Czopek**  
County Library Director

1500 I Street, Modesto, CA 95354  
209-558-7801 Fax: 209-529-4779  
www.stanislauslibrary.org

# PRESS RELEASE

April 3, 2013

FOR IMMEDIATE RELEASE:

For more information, contact:  
Lauren Hall, 558-7817

## Smart Money @ Your Library

Learn how to better manage your personal finances with Smart Money at the Stanislaus County Library. Several libraries will be offering special financial programming April 17 – 27. Participants will have the opportunity to learn about managing 401Ks, applying for mortgages, saving for the future, establishing savings and checking accounts and more! All programs are free and provide an excellent opportunity to learn from local financial consultants and representatives. Programs are being held:

- Ceres..... Monday, April 22 at 6 p.m.  
Smart Money/Smart Ideas. A representative from H & R Block will discuss managing a 401K plan, how investing can reduce the amount paid in taxes, and new Health Care law information. This is a bilingual presentation.
- Ceres.....Saturday, April 27 at 12:30 & 1:30 p.m.  
Smart Money: Getting or Refinancing a Mortgage. A representative from Wells Fargo will discuss applying for a mortgage and refinancing a current mortgage. The 1:30 p.m. program will be in Spanish.

- Denair .....Wednesday, April 24 at 3 p.m.  
Parent and Me Craft. Parents can teach their children the importance of saving money by making a piggy bank together.
- Empire .....Thursday, April 25 at 3:30 p.m.  
Money Quizzes. Children can have fun and win prizes by playing money games! This program helps children learn how to count coins and paper currency.
- Hughson.....Thursday, April 25 at 5 p.m.  
Understanding Banking Basics. A representative from Bank of the West will discuss how to set up a bank account, saving money, how to write a check, and the difference between banks and credit unions.
- Keyes .....Thursday, April 25 at 5 & 6 p.m.  
Home Mortgage Workshop. A Wells Fargo Mortgage Loan Consultant will explain mortgage concepts. The 5 p.m. presentation will be in Spanish.
- Modesto.....Tuesday, April 23 at 2 p.m.  
Smart Money. A representative from Oak Valley Community Bank will discuss banking and answer questions after the program.
- Newman .....Tuesday, April 23 at 6 p.m.  
Understanding Banking Basics. A representative from Bank of the West will discuss how to set up a bank account, saving money, how to write a check, and the difference between banks and credit unions.
- Oakdale.....Thursday, April 25 at 6:30 p.m.  
Understanding Banking Basics. A representative from Bank of the West will discuss how to set up a bank account, saving money, how to write a check, and the difference between banks and credit unions.
- Patterson ..... Wednesday, April 24 at 6 p.m.  
Planning for the Future. A representative from Patterson Financial will discuss factors to consider when planning for a comfortable future. Financial planning tips and ideas will also be discussed.
- Riverbank ..... Wednesday, April 17 at 6 p.m.  
Save Money by Recycling. A representative from Habitat for Humanity will discuss how to save money by using recycled materials.
- Salida ..... Monday, April 22 at 7 p.m.  
Understanding Banking Basics. A representative from Bank of the West will discuss how to set up a bank account, saving money, how to write a check, and the difference between banks and credit unions. This program is for teens and adults, but all ages are welcome.

- Turlock..... Tuesday, April 23 at 7 p.m.  
Understanding Banking Basics. A representative from Bank of the West will discuss how to set up a bank account, saving money, how to write a check, and the difference between banks and credit unions. This program is for teens and adults, but all ages are welcome.
- Waterford ..... Saturday, April 27 at 1 p.m.  
Coupon Workshop. Learn how to coupon and participate in a coupon swap. Participants are encouraged to bring coupons and scissors!

For more information, please call the Modesto Library Outreach Department at 558-7817.

# # #