



# **THE SHIFT FROM PAPER**



# **TO PLASTIC**



## **TO EFT (electronic funds transfer)**

## **IT IS COSTING MORE**



PAYING WITH CREDIT OR DEBIT CARDS CAN RESULT IN  
EXTRA CHARGES.

PAYING THROUGH EFT CAN RESULT IN  
CONVENIENCE FEES.

**WHEN YOU PAY WITH CASH, THE COST IS EXACTLY  
WHAT YOU EXPECT!**

**ALWAYS CHECK YOUR STATEMENTS.**

**FINANCIAL EMPOWERMENT CAN ASSIST YOU WITH  
TRACKING YOUR SPENDING ...**



CONTACT LEWIS COUNTY OPPORTUNITIES  
315-376-8202

**F**INANCIAL **E**MPowerMENT