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Happy Anniversary!

After 8 months of planning, HomeTown Bank's 50th Anniversary is finally here! Although the official date is June 23rd, we have decided to celebrate the entire month of June with fantastic giveaways and prizes!

Make sure to visit your local branch and enter to win an iPad Mini, Astros tickets, or even a Royal Caribbean cruise! Drawings are taking place each Friday at the Main Bank in Galveston.

Our excited Coloring Contest winners have been notified and we have enjoyed meeting the talented artists in grades Kindergarten –8th. Each of the 105 entries will be displayed at the bank for all to see. Thank you to all who submitted colorful "cakes" in our contest!



We hope you will mark your calendars to join us at the Main Bank in Galveston for our Anniversary Ribbon Cutting in conjunction with the Galveston Regional Chamber Commerce on Wednesday, June 22nd at 5:00pm. The program will include a proclamation from Mayor Yarbrough as well as refreshments. Our celebration will conclude on Friday, June 24th with our final giveaway drawings during our "birthday party" at each branch, complete with cake. Please come by to satisfy your sweet tooth!

For more information, visit our website at htbna.com or follow us on Facebook and Twitter!

As we reach this "50 year" milestone, we often reflect on the various elements that have contributed to our success. One of the most important of these is our loyal customers. We strive each day to deliver the best, friendliest service to our valuable customers like you. Thank you for celebrating with us! Here's to 50 more!

Pearland Education Foundation

HomeTown Bank of Pearland's Donna Rizzo and Sean Murphy present their contribution to the Annual Giving Campaign to Natalie Green Clogston of the Pearland ISD Education Foundation.

Pearland High School Cheerleaders Car Wash Fundraiser

HomeTown Bank of Pearland recently hosted the Pearland High School cheerleaders for their car wash fundraiser and raised over \$2,600.00!

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Mark your Calendar!

50th Anniversary Ribbon Cutting- Wednesday, June 22nd at 5pm; Main Bank in Galveston (1801-45th Street).

Maria Cazares Celebrates 10 Years at HomeTown Bank!



Congratulations to Maria Cazares, a mainstay in the Real Estate Department at our Galveston Seawall Branch. Maria is celebrating her 10th anniversary as a member of the HomeTown Team!

Do You Need Renters Insurance While in College?

Protect your belongings with renters insurance

If you or your child are currently attending college, it can be a good idea to look into purchasing renters insurance, which protects a person's belongings in the unfortunate event of theft, fire, vandalism or water damage.

So, for instance, if your laptop is stolen, you're covered. If a pipe bursts and damages your furniture, you're covered. If a window breaks during a rowdy party, you're covered.

It sounds pretty good, right? The thing is, it seems that most college students don't think to purchase renters insurance, one reason being they think that they're already covered on their parents' insurance.

"The college students always assume that their parents have this coverage," says Mercury Insurance Regional Marketing Director David Suarez. "But that coverage changes the minute they move away, even while they are at school. If they are living off campus, they no longer have that coverage. This is something that college students have never had to think about before."



So the age-old question: Is it worth it to purchase renters insurance? Experts say yes — especially for the inexpensive cost. In fact, renters insurance goes for about only \$15-\$30 a month, according to the National Association of Insurance Commissioners.

"All college students living off campus should have renters insurance," says Brainy Chick Finance blog founder Kelly Fisher. "Say a party gets out of hand and damage is done, you do not want to be paying for that out of pocket. If there is a leak or pipe issue and your items are ruined, renters insurance would cover your belongings."

One of the biggest reasons experts preach for renters insurance is that damage is unpredictable. For example, unless you know your roommate extremely well, which most college students don't when they first attend school, this person can be unpredictable.

"Roommates can be a huge unexpected security risk," says SafeWise.com's Community Outreach Director Clair Jones. "Many college students have no control over the person they share a room or apartment with. It's definitely a good investment to take out a renters insurance policy that covers their laptop and any other items necessary for their schooling so that they aren't stuck taking out an unnecessary loan to replace them."

In addition, Suarez notes, it's even more important to look into renters insurance if you or your child are living in an off-campus residence, which is more unlikely to offer any protection than on-campus residency.

Many college students will wave off renters insurance with the logic that their belongings aren't

expensive enough to justify protecting. However, Suarez says, this type of thinking is wrong.

“It’s really a matter of their ability to replace items,” he says. “The coverage pays to replace items. Start with clothing and add in electronics of different types. You can easily get up to a few thousand dollars in replacement costs. College students can buy renters insurance at very affordable rates to make sure that they can replace these items if they need to.”

Another factor in renters insurance is liability coverage, which college students can pay to include. Liability coverage protects students if someone is hurt while in their residence or if the student accidentally injures another person. This kind of insurance coverage varies among different policies, so be sure to read the details on whichever plan you choose.

If you or your child needs renters insurance, contact us or stop by today to see how we can help.

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How to Make a Will for the First Time

Seven steps to designate your estate

It's something you don't want to think about, but it's important that you do — what will happen to your assets, and more importantly, your children, should you pass away?

Retirees and young, new parents alike should be thinking about these things and putting them down on paper. It seems like an involved process, but if you break it down into these seven steps you will have your will taken care of in no time.

There are many options to get your last will and testament drafted up. You can have a lawyer do it, utilize online software or do it yourself. About \$40 can get you will-writing software that guides you through a digital interview to discern your intentions regarding distribution of property, guardianship, etc.

Anywhere upward from a few hundred dollars can get you an estate-planning attorney to help draw up a will, trust and other end-of-life documents. Visit the American Academy of Estate Planning Attorneys website at <http://www.aaepa.com> to find one in your area.



Geoff Williams of U.S. News & World Report recommends not opting for a do-it-yourself will. As with at-home tax preparation, a lot can be overlooked. He references the late Supreme Court Justice Warren Burger, who one may think would draft a flawless will for himself, but in fact made a bevy of errors that cost his heirs more than \$450,000 in taxes and even more in legal fees.

2. Select your beneficiaries - After considering the many options just to get your will started, it might be nice to do something simple right off the bat. Unless you have a complicated family structure, choosing your beneficiaries should be straightforward. Keep in mind that the person you name as your beneficiary on life insurance policies and investment accounts such as 401(k) plans will inherit those assets no matter what your will or living trust says, so this is solely for your money, your house and similar assets.

3. Choose your executor - An executor is the person you want in charge of making sure your wishes, as specified in your will, are carried out. If there is, or may later be, dissonance in the family, it may be a good idea to appoint a neutral party like a bank or lawyer.

"The job of executor is also difficult work, and even a trusted, smart family member could make a mistake. Your family might get more for their money if you hire an attorney or bank to execute your will," Williams says.

You also need to decide if your executor will receive compensation. Obviously, a hired party will receive money, charging a fee of around a 2 to 4 percent of the assets according to Geoff Williams of US News. If you do opt for a friend or family member, it might be nice to appoint that person some money because of the complicated process of closing an estate; and if you do, be sure to specify a

dollar amount, hourly rate or percentage of assets.

4. Designate a guardian for your children - If you have children and pass away without a will that designates a guardian for them, one will be appointed by the court. The same goes if those who you appoint turn down the role. That said, it is best to discuss these things with the prospective guardian before any final plans are made, and also to add an alternate in case the first choice is not able to take on the role.

Also put some thought into giving the guardian rights to the money left to the children until they become legal adults.

Furthermore, it's not out of the ordinary to attach letters to the will to more personally express your desires for how you'd like your children to be raised.

5. Specify who gets what - If there are important heirlooms or other special objects you would like to go to specific people, certainly address that in your will. On the flip side, if there is a family member you are specifically leaving out of your will, make note of that in the document so the decision can't be challenged in court.

6. Get it signed - Depending on the state in which you live, you will need two or three witnesses to sign the document. They need to be at least 18 years old and cannot include those who are receiving anything in the will. If your will happens to be contested in court for some reason, witnesses may be called upon to testify on your behalf.

7. Keep it safe - Obviously, someone you trust will need to know where to find your finalized will after you die. It's also a good idea to keep the original secure, such as in a fireproof safe.

Even when you are finished drafting your will, the considerations don't end. Your will may need to be updated every now and then if any life circumstances change, just as with insurance and 401(k) beneficiaries. Finally, also work on crafting a power of attorney and a living will to address your desires if you should become incapacitated.

