

Women and Money

Women's Roundtable

November 19

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 BREMER

Inconvenient Truths

- Gender Pay Gap: average pay to man's dollar: \$0.82
- Mother's Wages: drop even further to \$0.71 to man's dollar
- Peak Earnings Age: women reach peak earnings at age 44
- Emergency Fund: 5x more women than men live paycheck to paycheck
- Raises: Women ask for raises as often as men, but only get them 15% of the time
- Promotion: for every 100 men promoted, 72 women are promoted
- Investment: women hold 71% of their assets in cash (aka not investing!)

So What?



Take Control

- Start today.
- Make a plan.
- Be involved.
- Get help.

Take Control Part II

- Know Your Worth
- Ask
- Influence Where Possible

Bremer Philosophy

You Talk, We Listen

- Get to know you, your values, beliefs and aspirations
- Understand what is most important to you
- Gather and analyze relevant information
- Develop a customized goal and plan to achieve goal
- Work together to stay on track and reach goal
- Proactively monitor your progress toward goal

Bremer Business Banking Services



Digital banking

Online banking offers real-time access to your accounts, making it easy to manage finances.



Business checking

Bremer has a variety of business checking options that grow with your entrepreneurial spirit.



Business savings

Sensible solutions, from simple savings to money market, designed to help you reach your goals.



Credit cards

Manage expenses and consolidate balances with a card that meets the needs of your small business.



Capital and equipment financing

When you need working capital or equipment financing to grow your business — we've got you covered.



Small Business Administration loans

We guide you through the Small Business Administration (SBA) loan process to help you get financing.



Virtual Vault

Install a Virtual Vault to improve the speed and safety of depositing and transporting cash.



Commercial real estate loans

Expand, move or refinance with a commercial real estate loan that's right for your goals.

Bremer Personal Banking Services



Checking >

Access your money whenever you need it without having to carry a single dollar in your pocket.



Savings >

Turn your hard-earned money into more money, even if you're a first-time saver, by earning interest every month.



Auto Loans >

Go from kicking tires to turning heads with vehicle financing options that'll fuel your need for...safe driving habits.



Credit Cards >

Take more control of your money with flexible credit card options that let you choose how to pay.



Digital Banking >

Access your account from anywhere, anytime, on any device to view balances, pay bills, make deposits, and send money.



Personal Loans >

Fund your next big move, milestone, or memory with flexible loans and line of credit options.

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Thank you!

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