

## Individual Retirement Accounts (IRAs)

---

The sooner you start saving, the more time for your money to grow! First State Bank offers the most common types of IRAs – **Traditional** and **Roth** – depending on your age, income, and financial goals. We also offer a **Coverdell Education Savings Account** (CESA). This savings account is a flexible, tax-advantaged way to save for your children's education, offers more investment options than similar savings plans, and can be used for K-12 qualified education expenses. Saving at First State Bank helps you gain peace of mind about your retirement and children's education.