

# CONNECT

CAREER ADVICE  
& ENTERPRISE BANK JOB  
OPPORTUNITIES

Member FDIC



JANUARY 2023

**Enterprise Bank's Diversity, Equity, and Inclusion Value Statement:** At Enterprise Bank, people and relationships come first. We encourage and foster a culture of diversity, equity, and inclusion, where everyone feels valued and respected. We are committed to a caring workplace that recognizes the importance of making a meaningful, positive difference in the lives of our team members, customers, and communities.

Please [click here](#) to view our Inclusion website for more information. To learn about Enterprise Bank's history and Core Values [click here](#).

## JOB HIGHLIGHTS FOR JANUARY 2023

Help Desk Specialist I – Lowell, MA	Part-Time Relationship Banker – North Billerica, MA
Investment Operations Specialist – Lowell, MA	Part-Time CSR/Coin Operator – Tewksbury, MA
Relationship Banker – Leominster, MA	Relationship Banker – Methuen, MA
Escrow & Insurance Representative I – Lowell, MA	Relationship Banker – Lawrence, MA
Seasonal Customer Service Representative (Summer 2023) – NH & MA	Relationship Banker – Derry, NH
Data Center Operations Specialist – Lowell, MA	Mortgage Loan Originator – Lowell, MA
Risk Management Manager – Lowell, MA	Information Security Analyst – Lowell, MA
	Loan Setup & Reporting Rep I – Lowell, MA

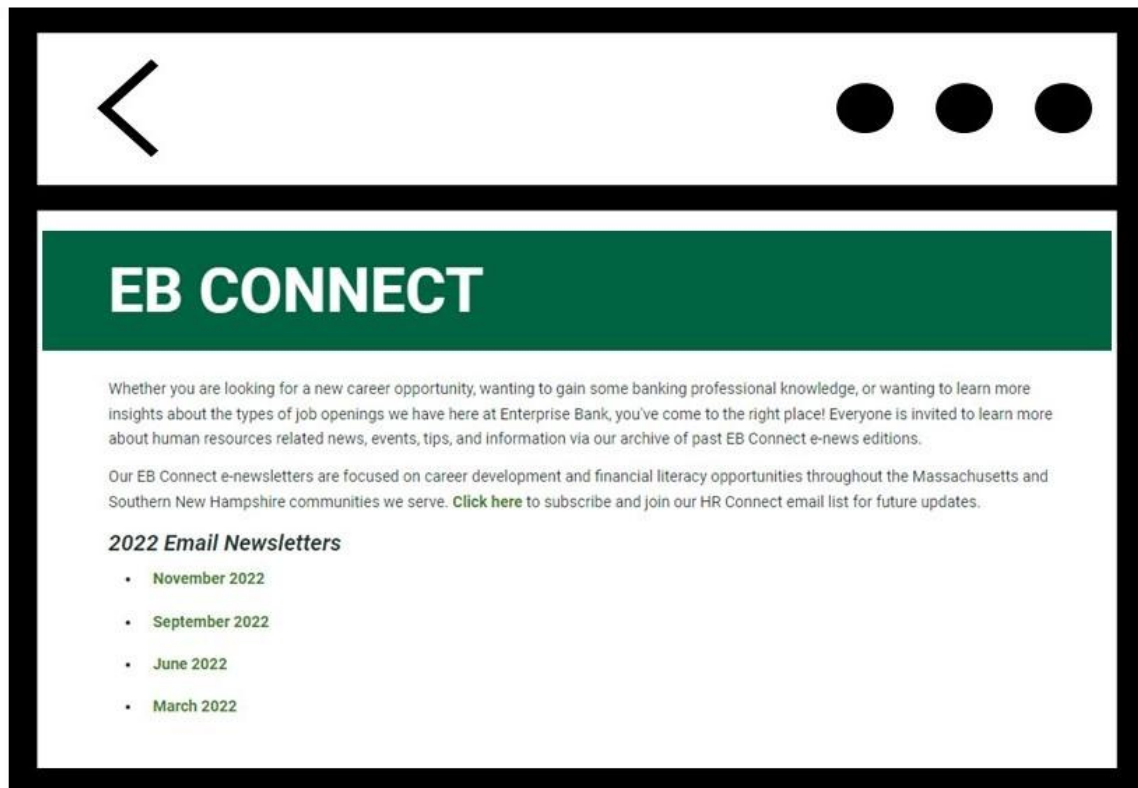
Part-Time Relationship Banker  
– Leominster, MA

Compliance Specialist II  
– Lowell, MA

Commercial Lending Officer  
– Lowell, MA

For more information or to apply, please [click here](#).

## Enterprise Bank CONNECT Previous Editions Now Available Online



Whether you are looking for a new career opportunity, wanting to gain some banking professional knowledge, or wanting to learn more insights about the types of job openings we have here at Enterprise Bank, you've come to the right place! Everyone is invited to learn more about human resources related news, events, tips, and information via our archive of past EB CONNECT e-news editions. [Click here](#) to view previous editions.

Our EB CONNECT e-newsletters are focused on career development and financial literacy opportunities throughout the Massachusetts and Southern New Hampshire communities we serve. Click below to subscribe and join our HR CONNECT email list for future updates.

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# 5 WAYS TO RECOVER AFTER OVERSPENDING DURING THE HOLIDAYS



One extra gift here, a dinner party there and a long New Year's evening spent on the town with friends all seem like great ideas, but they may lead to buyer's remorse once you muster the courage to peek at last month's credit card statement.

If you tossed your budget aside during the holiday season to splurge on gifts and travel, you don't have to spend 2023 regretting it. Here are some ways to get back on track to financial growth.

## **Pay off credit card debt. More than the minimum payment.**

"You're never going to get out of debt if you're paying the minimum monthly payment," says Scott Thoma, principal and retirement strategist at Edward Jones. "As best as you possibly can, focus on reducing that high-interest, non-deductible credit card debt."

Mary Ellen Hancock, certified financial planner and senior wealth strategist at PNC Wealth Management, recommends taking time now to evaluate each of your credit card statements and set achievable payment goals for the year. "Whichever credit cards have the highest interest rate, those you want to get rid of first," she says.

## **Tighten your budget**

"The new year is always a great time to sit down and re-evaluate things," Hancock says. "Put your goals in place as to what you want to do."

Jennifer Lommen, founder of Wildflower Financial in Santa Cruz, California, says to review last year's monthly purchases from before the holidays to determine your real spending, divided into discretionary and non-discretionary categories. Once you know those totals, you can begin setting goals for your new budget based on real numbers.

## **Start planning ahead**

Don't let yourself fall into the same traps next year.

Once you've paid off your holiday debt, or as soon as you have the resources, start saving a portion of your monthly income in an account reserved for the holidays. Calculate what you expect to this year using last year's total and you can offset a good portion of your holiday spending.

Setting aside money throughout the year can keep you on track.

Source: Bankrate, <https://www.bankrate.com/personal-finance/ways-to-recover-from-holiday-overspending/>



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