

CONNECT

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CAREER DEVELOPMENT
& FINANCIAL EDUCATION

Member FDIC



JUNE 2022

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](#).



My First Job Experience Ever!

Written by a High School Freshman

I've been working with Enterprise bank for a little while now, and I've become confident and comfortable with the program. I was scared to initiate working here because this is my first job and I was afraid to mess up, and I was really lost, honestly. The reason why I began working here is because I attend a high school which has a corporate work studies program that helps students pay their tuition. One of the reasons why I felt nervous was because I didn't have any work experience, I was lost, as I mentioned before, and at this point I felt like my heart was going to come out of my mouth – that's how scared I was. When I did start working, I was still scared, but I started gaining confidence as I kept working. I met my supervisor, and she is nice. She doesn't overload me with work, she gives me as much as I can handle. Every day I keep gaining more confidence, and now I'm excited for work to start.

There are going to be some challenges, tiny problems that can affect any individual at the workplace: whether that be Wi-Fi, low battery (on my school laptop as I'm working 100% remotely), but all of this also affects the method and speed that you get your work done. Getting your work done is important because it doesn't affect just one person, it affects the whole team.

My best advice for anyone who is working or just anyone in general is to be confident, pay attention, and try your best – everyone makes mistakes.

Don't be afraid or skeptical to ask questions because it is better for you to ask them than not and then get the project or the work wrong and you must start all over again. It takes time to gain confidence – something that many people lack. One of the lessons that I learned while working here is that nobody knows everything. You become smart, you become wise, you become strong depending on the life you choose to live and the attitude about your work. Everyone keeps learning. The best way to learn is through your mistakes, especially in your first job!

JOB HIGHLIGHTS FOR JUNE 2022

Construction Lending Assistant I
– Hudson, NH

Portfolio Manager II – Lowell, MA

Commercial Lending Assistant (Float) –
Lowell, MA

Customer Service Representative (Teller)
– Methuen, MA

Customer Service Representative (Teller)
– Salem, NH

HR Systems Administrator
– Lowell, MA

Senior Compliance Specialist
– Lowell, MA

Application Analyst – Lowell, MA

Part-Time Customer Service
Representative/Coin Operator
–Tewksbury, MA

Relationship Banker
– Lawrence, MA

Relationship Banker – Lowell, MA

Branch Relationship Manager
– Leominster, MA

HRIS Specialist (HR Business Analyst) –
Lowell, MA

Commercial Lending Officer
– Lowell, MA

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



Budgeting/Saving Tips

By Luisa Bedoya, DEI & Talent Management Assistant

1. **Practice Self-Control:** This is the most important because it is also the most difficult for many. Temporary temptation can cause a lot of stress and anxiety but what will affect you the most is the decision you make in the end. Remember to always think to yourself, "Do I really need this? Will there be any consequences if I make this purchase?"
2. **List and determine your income and expenses:** You should be organized with your budgeting. Knowing where your money is going (and coming from) is key to budgeting. It is how you find your debits (what you've been spending) and your credits (what money has been added to your account). One way to start is by using an excel spreadsheet and begin listing income first followed by all expenses. You can use formulas to find out what your income minus expenses would be. If your final number is negative, that means you're spending more money than you made that month. If the number is positive, you have extra money to spend or put towards your savings/emergency fund. Try to make these monthly to find a pattern.
3. **Make Adjustments:** Once you have determined your expenses, are there any adjustments that can be made? Maybe on the miscellaneous things, like going out to eat, shopping or even grabbing that morning coffee can increase your expenses considerably. Try to minimize on the non-essential things by cooking at home, shop thrift and buy used textbooks, houseware or even furniture! (Tip: Many of these items are now found on community "free items" pages on Facebook.)
4. **Open that Savings Account:** Opening and maintaining an emergency fund will help you through those unexpected situations in life like car repairs or medical bills. You never want to rely on high-interest credit cards or payday loans to get you out of financial trouble. Opening a savings account early on helps you through potential emergencies and helps boost short and long-term financial responsibility.

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