

The First Bank of Greenwich Offers a New Kind of Account

BY BETH BARHYDT

The First Bank of Greenwich has announced a pioneering financial product aimed at ensuring the financial well-being of pets: the Pet Savings Account. This innovative offering is designed to help pet owners manage and save for a variety of pet-related expenses, such as food, accessories, routine veterinary visits, and unexpected emergencies.

Pet ownership in 2024 is a significant financial commitment. For instance, dog owners can expect to spend between \$1,000 to \$5,225 annually on essentials, including food, health care, grooming, and toys. The

cost can rise further with additional expenses such as emergency medical treatments, boarding, and pet insurance (Kiplinger.com). Similarly, owning a cat typically costs between \$710 to \$2,865 per year, covering expenses like food, litter, toys, and annual veterinary appointments (Y102).

These costs can quickly add up. According to ValuePenguin, Americans are projected to spend \$150.6 billion on their pets in 2024, with the average household expenditure for pet ownership being around \$1,733 annually (Y102).

The Pet Savings Account by The First Bank of Greenwich offers several

key benefits designed to ease the financial burden of pet ownership:

Competitive Interest Rate: The account offers a competitive interest rate, ensuring that your savings grow over time.

No Monthly Fees: There are no monthly service charges if the account maintains an average daily balance of \$100.00 per statement cycle. Accounts failing to meet this balance incur a \$5.00 monthly service charge.

“At The First Bank of Greenwich, we understand that pets are cherished members of our families,” said Frank J. Gaudio, President and CEO of the bank. “We are excited to offer a product that caters to the financial

needs of pet owners, providing peace of mind with a dedicated fund for their beloved pets.”

Interested customers can learn more about the Pet Savings Account by visiting the bank’s website and navigating to the Personal Savings page or by stopping by any branch for personalized assistance. This account is a step towards alleviating the financial pressures associated with pet care, allowing pet owners to focus more on the joy and companionship their pets bring.

The First Bank of Greenwich is pet friendly - pets are welcome to come with you.

VISIT YOUR LOCAL BRANCH TO OPEN A **PET SAVINGS ACCOUNT** AND TREAT YOURSELF TO A **4.00%* APY**.

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*Annual Percentage Yield (APY). A minimum balance of \$100.00 required to earn APY and avoid a \$5.00 monthly Service Fee. Interest is compounded and credited monthly. Minimum of \$50.00 required to open this account. Promotional APY is effective the date of this publication and subject to change. Fees could reduce earnings.

Paws and Purrs: Keeping Your Pets Cool and Healthy in Hot Weather

BY ANNE WHITE

Pets, like humans, are susceptible to heat-related illnesses and require special care during periods of extreme heat.

Understanding the Risks

Pets can suffer from heat-related illnesses such as heat exhaustion, heat stroke, and dehydration. According to a study published in the Journal of Veterinary Emergency and Critical Care, heat stroke is a severe and potentially fatal condition that can affect pets, particularly dogs, during hot weather.

Hydration: The Cornerstone of Pet Heat Safety

Maintaining proper hydration is crucial for pets in hot weather. Ensure pets have access to fresh water at all times. A study in the Journal of the American Veterinary Medical Association (JAVMA) emphasizes the importance of adequate water intake to prevent dehydration and heat-related illnesses in pets. Providing multiple water sources around the home and using pet water fountains can

encourage pets to drink more. Cold or ice water in large quantities may not be healthy for animals. Better to stick with room temperature water.

Exercising pets during cooler parts of the day reduces the risk of heat stress.

pets hydrated.

Recognizing Heat-Related Illnesses in Pets

It is vital to recognize the symptoms of heat-related illnesses in pets. Symptoms of heat exhaustion and heat stroke include excessive panting, drooling, lethargy, vomiting, and collapse. Immediate veterinary attention is required if heat stroke is suspected.

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Special Considerations for Different Pets

Different pets have varying needs during hot weather. Brachycephalic breeds (e.g., Bulldogs, Pugs) are more prone to heat-related illnesses due to their short nasal passages.

Keeping pets healthy in hot weather requires a combination of proactive measures, including proper hydration, providing shade, limiting exercise, and utilizing cooling strategies. By understanding the risks and taking necessary precautions, pet owners can protect their pets from the adverse effects of extreme heat.

Providing Shade & Cool Areas

Pets need access to shaded and cool areas, both indoors and outdoors. According to the Journal of Thermal Biology, providing shaded areas and cool surfaces can help pets regulate their body temperature more effectively. Ensure that outdoor kennels and runs have adequate shade, and consider using cooling mats or pads indoors.

Cooling Strategies

Various cooling strategies can help keep pets comfortable. Use fans, provide cool, damp towels for pets to lie on, and consider giving pets cool baths. The Journal of Veterinary Internal Medicine highlights the effectiveness of these methods in lowering body temperature and preventing heat-related illnesses in pets.

Limiting Exercise

Exercise should be limited during peak heat hours (10 a.m. to 4 p.m.) to prevent overheating. Early morning or late evening walks are preferable.

Diet and Nutrition

Feeding pets smaller, more frequent meals can aid in digestion and reduce body heat. A diet rich in water-dense foods can also help keep