



# BANK OF CASHTON

Since 1899

October Newsletter

## Healthcare Marketplace - Open Enrollment

Did you know that Eagle Financial Group, a division of the Bank of Cashton, can help you find a health insurance plan?

If you currently have no health insurance or you do have coverage through the Healthcare Marketplace, we can help you get enrolled in health insurance through the Marketplace or find you a better plan to fit your needs. We will assist you throughout the entire health insurance enrollment process:

- Initial meeting to understand your health care needs
- Review your existing coverage and/or explore your options within the Marketplace
- Determine eligibility for Tax Credits
- Help you make a health plan decision that's best for you and your family



***For coverage starting January 1, 2017, Open Enrollment begins November 1, 2016.***

***At no cost to you, please give us a call to set up your health insurance meeting today, (608) 654-5121!***

[WATCH THIS VIDEO!](#)

[Click here to receive Marketplace Help!](#)

## Come and Celebrate with us on Halloween!



On Monday, October 31st, we will have warm Apple Cider and loads of goodies for the little ones to enjoy in our lobby!

*Be sure to stop in for your warm drink and a sweet treat!*

## Payroll Processing

We can help any size employer facilitate their payroll and manage employee records.

### *Payroll services*

- Pay employees on a bi-weekly basis or a schedule that suits your needs.
- Pay hourly and salaried employees as well as keep track of vacation and sick accruals per the benefit handbook.
- Calculate and create Direct Deposit on all Net Pay Amounts as required
- Impound and deposit tax payments for Federal and one State
- Create and file all payroll tax filings for Federal and one State electronically
- Provide payroll reports, copies of tax filings and paystubs.
- Perform year-end tax reporting which includes W-2 and W-3 transmittal reporting.



Give us a call for more information on how we can help you, (608) 654-5121!

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## 4 FALL SAVINGS TIPS

**1. Eat at home for less.** Cooler weather makes for the best cooking environment. Make your home cozy and welcoming by preparing your meals there instead of dining out at restaurants. The abundance of in-season fruits and vegetables from the autumn harvest makes this even easier. Squash, pumpkin, sweet potatoes and root vegetables will be inexpensive at your local grocery store or farmers market.

**3. Make a plan for holiday shopping.** Don't let the shopping season sneak up on you. Put in some time and preparation now, and you can save a lot of money later.

If you haven't already, start a separate savings account or open one of our [Christmas Club Accounts](#) to put aside money for gifts. Look at last year's lists and use it to create a budget for this year.

Bonus money-saving tip: Get a head start on your shopping by taking advantage of the sales available right now. September is the best month to find the lowest prices on laptop computers and other electronics. You can even find a few remaining sales from the back-to-school season, including apparel for kids



**2. Head outdoors.** Hold off on signing up for a gym membership for another few months. Fall has the ideal temperatures for getting exercise outdoors. Plus, turning foliage makes for beautiful scenery. Look up hiking and walking trails in your area or sign up for a turkey trot, 5K race or 10K race.

Take in fall activities like a farmer's market, apple orchard, pumpkin patch, flea market or harvest festival to explore.

**4. Winterize your home.** Now is the time to prepare your house for the frigid temperatures headed its way. You can improve the longevity of your home and save money on your monthly utility bills, as well as avoid unnecessary repair. Make sure your ceiling fan is rotating clockwise during the winter so that it pushes warm air down, allowing you to lower your thermostat. Seal any gaps or cracks around windows and doors to better insulate the indoors. Get your furnace inspected and make sure everything is functioning properly now – otherwise, it could be a costly fix at a time when you really need it. At the end of fall, make sure to clear your gutters of any leaves and debris.

Visit [www.bankofcashton.com](http://www.bankofcashton.com) or call us (608) 654-5121

