

BANK OF CASHTON

Since 1899

Happy New Year! We are excited to serve all of your financial needs in 2017!



Winter CD Special

48 Month CD

2.0% APY*

Minimum Balance to
earn APY* is \$5,000

Renewal term after maturity is 36 months.

4 Year IRA CD

2.0% APY*

Minimum Balance to
earn APY* is \$25,000

Renewal term after maturity is 48 months.

Hurry this is a limited time special!

Call us today to take advantage of this great CD Special, (608) 654-5121!

*Annual Percentage Yield assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the advertised APY will be made quarterly. We will impose a penalty if you withdraw any or all of the funds before the maturity date. The penalty imposed will equal 365 days of interest on your account. Your account will automatically renew at maturity. You will have a grace period of 10 Calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Fees may reduce earnings. The Annual Percentage Yield disclosed above is accurate as of 12/1/2016.



Pop...Pop...Popcorn!



National Popcorn Day - Jan. 19th!

On Thursday, January 19th, join us for National Popcorn Day!! We will be popping our amazing popcorn all day along with some tasty seasonings to try!



Take control of your finances and your future retirement with IRAs!

2016 & 2017 Traditional & Roth IRA Contribution Limits

Traditional & Roth IRA Contributions and Catch Up Provisions

Plan Name	Standard Limit	Catch-up Limit (Age 50 and older)
Traditional	\$5,500	\$6,500
Roth*	\$5,500	\$6,500

IRA Contribution Deadline

The deadline for making IRA contributions for 2016 is April 18, 2017.

Traditional IRA – The traditional IRA allows you to defer taxes on the earnings on your contributions until they are withdrawn. Also, depending on eligibility, contributions are tax deductible in the tax year for which you make them.

Roth IRA – The Roth IRA allows only non-tax deductible contributions and features tax-free withdrawals for certain distributions after a five-year holding period.

Let our experienced account representatives help you select the right IRA for you and your retirement goals! **Call Ann or Adam today, (608) 654-5121.**



4 Ways to Avoid Tax Scams

1. Shred, Shred, Shred - Be sure to shred all documents containing personal information, such as your Social Security number, home address, and birth date.

2. Follow the two Es - File early and file electronically. Filing electronically can help keep your financial information secure by making sure a paper document with your SSN and other information does not get diverted through the mail.



3. Get smarter about phishing - Tax scammers come at all angles. The best way to avoid these scams is to be aware and to not readily give out your Social Security Number, especially via email.

4. Know your relatives - Even if you avoid being taken to the cleaners by strangers, there could be dangers lurking in your own home. They may know where you store sensitive information and have answers to easy security questions.



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