

# BANK OF CASHTON

Since 1899



Hurry!! 2.0% APY is a Limited Time Offer!

*Our Winter CD Special is still going on! Contact Adam or Ann today at (608) 654-5121 to invest in this attractive offer!*



## 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!*

\*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 02/09/2017.



## 4 Smart Things to Do With Your Tax Return



1. **Move the money out of checking** To avoid the temptation to spend, before you do anything else, move the money out of your checking account and into another account where it's harder to dip into, such as a savings account, brokerage account, mutual fund, or retirement account.

2. **Health Savings Accounts** One way to maximize your tax refund is by putting it towards your Health Savings Account, or HSA. As more people enroll into health insurance plans with high deductibles, they become eligible to open and contribute to these accounts, which allow pretax contributions (the amount contributed is actually an above-the-line deduction on your tax return).

Contributions grow tax deferred, and the withdrawals are used to pay for qualifying medical expenses tax free. The 2017 contributions limit for HSAs is \$3,400 for individuals and \$6,750 for families (people age 55 and older can contribute an additional \$1,000.)

[Click here for more information on a Bank of Cashton HSA.](#)

**3. Pay down debt** Another great use of a tax refund is to pay down debt that charges a high interest rate. You'll save money by paying less interest and fees, and reduce the amount of debt you owe.



**4. Make extra mortgage payments** Finally, think about making extra principal payments on your mortgage. By making just one additional payment on a 30 year mortgage each year, you can have the mortgage paid off in about 17 years and save thousands of dollars in interest over that time.

Source of Article: cbsnews.com

Interested in a Checking, Savings or Money Market Account? We can help!



**Open a Checking Account and leave the same day with your:**

- > Debit Card
- > Checks
- > Online Banking Login Information
- > Direct Deposit Information
- > Asset (Our Mobile App) set up

**Savings and Money Market Accounts**

We offer great options to meet your financial goals. Our interest-bearing Savings and Money Market accounts provide an easy and convenient way to save! Visit our [rates page](#) on our website for our current rates and Annual Percentage Yields on these accounts!

[Visit our website for more information and interest rates!](#)

~ Special Offer ~

## ENJOY 50% OFF A BOX OF CHECKS

Bring in this coupon to receive 50% off one order (150) Single or Duplicate checks. You can also mail it to us with your check order. This offer expires 07/01/2017.

*If you do not have a checking account, open one with us between now and March 31, 2017 and receive your first box of checks and Debit Card for FREE. (Please bring in or mention this coupon when you open your account.)*

## Happy Valentine's Day!

Happy  
Valentine's  
Day



### Here is Valentine's Day, by the numbers:

**\$130.97** -- The per person average estimated amount that people will spend on Valentine's Day.

**224 million** -- The estimated number of roses grown for Valentine's Day.

**\$18.6 billion** -- The total spending that will be reached by Valentine's Day.

**\$1.6 billion** -- The amount people will spend on candy.

**\$1.9 billion** -- The amount people will spend on flowers.

**\$4.4 billion** -- The amount people will spend on diamonds, gold and silver.

Source of Statistics: cnn.com

Give us a call today! (608) 654-5121

