

# BANK OF CASHTON

Since 1899

Summer is in full-swing!  
Here are some tips for a mid-year financial evaluation...

- **Boost Your Savings.** With less than six months to go, it's a good idea to review your current savings and consider boosting your recurring contribution, even if it's a small amount. And, while summer can be a drain on your finances—trips, kids out of school, additional entertainment—challenge yourself to spend less and save more. It could be as simple as one less cup of coffee per day, or opting for a home-cooked meal instead of an expensive dinner out.
- **Taxes Already?** Yes, we aren't quite ready to talk about taxes yet. But just because we're not talking about them, doesn't mean you shouldn't be putting yourself in the best position for when the time comes. If you aren't already doing so, get in touch with your CPA and discuss your tax estimate. There's still plenty of time left in the year to mitigate tax consequences, enabling you to have a healthier bottom line in 2016.
- **Charitable Contributions.** And speaking of taxes, a great way to minimize your tax expense and contribute to your favorite cause is charitable giving. In fact, the largest source of charitable giving came from individuals in 2014, with Americans giving a total of \$358 billion to charity in the year, up 7.1 percent from 2013 (according to [National Philanthropic Trust](#)). You may even consider checking with your company about a matching program.



Source: [www.kiplinger.com](http://www.kiplinger.com)



Looking to make your dream home a reality?  
**We can help!**

If you're thinking about buying a new home, land, or building for your business, we have a team of lending officers with the expertise to help guide you.

We currently offer construction loans and long-term fixed-rate mortgages as well as shorter-term balloon notes. We also offer residential, commercial, farmland, and non-owner occupied products. Second mortgage options are also available to qualified borrowers.

[Visit our website!](#)



*For more information on our mortgage loans, please contact John, Mike B. or Mike H. at (608) 654-5121.*



## Health Insurance - Special Enrollment Period

**Qualifying Life Events**  
You may qualify to enroll during special enrollment periods if you....

- Moved to a new area
- Got married
- Lost coverage
- Got divorced
- Had a baby or adopted
- Had errors enrolling
- Changed your income
- Gained citizenship
- Aged off a parent's plan
- Lost student health insurance

Have you had a **BIG** life moment? You may qualify for a special enrollment period. A change in your situation - like getting married, having a baby, or losing health coverage - can make you eligible for a Special Enrollment Period. These situations allow you to enroll in health insurance outside the yearly Open Enrollment Period.

Give Ann Kaiser a call at  
**(608) 654-5121.**

She will help you determine your eligibility and get you and your family covered.

### Hours of Operation



#### Lobby Hours:

Monday: 9:00 am - 4:30 pm  
Tuesday: 9:00 am - 4:30 pm  
Wednesday: 9:00 am - 4:30 pm  
Thursday: 9:00 am - 4:30 pm  
Friday: 9:00 am - 6:00 pm

#### Drive-Up Hours:

Monday: 7:30 am - 5:30 pm  
Tuesday: 7:30 am - 5:30 pm  
Wednesday: 7:30 am - 5:30 pm  
Thursday: 7:30 am - 5:30 pm  
Friday: 7:30 am - 7:00 pm  
Saturday: 7:30 am - 12:00 pm

Visit our website: [www.bankofcashton.com](http://www.bankofcashton.com)

Call Us: (608) 654-5121

