

# HELLO AUTUMN



## SEPTEMBER NEWSLETTER

Crisp weather is on the way as we welcome Autumn this year! Are you ready? Read on for savings tips, info about home buying, festivals, and more!

[Visit our Website](#)

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## Is Fall a Good Time to Buy a Home?

- **Old inventory may mean deals for you:** If a property has been on the market since spring, sellers may be more motivated to reduce their asking price or accept lower offers in the fall.
- **Less competition:** Many people want to buy before the school year begins. Fewer buyers means less competition and a better chance at making a decision without extra pressure!
- **Sellers want to close by the end of the year:** As winter approaches, sellers may be more motivated to complete a transaction and take advantage of a tax gain or loss during the current tax year.
- **Holidays motivate sellers:** Many sellers want to be relocated before the holiday season in order to host or plan parties. Their timeline might be beneficial to your home search!
- **Harsh weather shows flaws:** Getting a good idea about flaws in a property you are considering is easier as landscaping and foliage fade. Cold weather can also make drafts and leaks more easily detectable.

[Info from: Zillow.com](http://Zillow.com)

**Reach out to Bank of Cashton today to begin the financing process so you are ready to make an offer when you find your dream home!**



Call us:  
(608) 654-5121  
(800) 205-7203

**Or Apply Online**



## **Fall & Winter Utilities by the Numbers (And how to save money!)**

**5%-15%**

in utility bill savings on average if you change your furnace filter frequently  
[\(read the full article\)](#)

**10° to 15° for eight hours**

setting your thermostat back when you are asleep or out of the house can save  
10% in heating and cooling costs over a year  
[\(read the full article\)](#)

**At or below 68°**

setting your home's temp to 68° or less to save on heating  
[\(read the full article\)](#)

**30% reduction**

on heating costs with an insulated attic  
[\(read the full article\)](#)



## Cashton's 72nd Annual Fall Fest is this week!

Follow @cashtonwi on Facebook, Instagram, and Twitter for event updates.

Visit [Cashton.com/events](https://www.cashton.com/events) for a full line up of all the fun!

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