



## OCTOBER NEWSLETTER

Open Enrollment is approaching (Nov 1st-Dec 15th) and the holidays are getting ever-nearer. Read on to learn how Bank of Cashton can help you navigate this time of year with ease!

[Visit our Website](#)

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## Open Enrollment: What You Need to Know for 2020



- The 2020 Open Enrollment Period runs from Thursday, November 1, 2019, to Saturday, December 15, 2019.
- If you don't act by December 15, you can't get 2020 coverage unless you qualify for a Special Enrollment Period.
- Plans sold during Open Enrollment start January 1, 2020.

For other essential enrollment information, get a [quick overview of the Health Insurance Marketplace](#) or contact Ann Kaiser to discuss your health insurance options.

**Call Ann today:  
(608) 654-512**

[Info from: healthcare.gov](https://www.healthcare.gov)

Insurance: \*Not FDIC/NCUSIF insured \*May lose value \*Not financial institution guaranteed \*Not a deposit \*Not insured by any federal government agency.



**Save Money for the Holidays FAST!**

**Don't Spend for 2 Months**

Choose to only pay your bills for two months and direct all the other funds to a savings account for holiday expenses. Really trim your expenses to maximize

your savings: pack your lunch, take a reusable water bottle, and buy nothing that isn't an absolute necessity.

## Put Your Points to Work

If you have a credit card that offers you cash back or shopping points, save those up to use for holiday spending or travel.

## Skills That Pay the Bills

Give the gift of your skills instead of purchasing items this year. Are you a great baker? Good at photography? Handy with power tools? Gift your skills for a project they want done.

## Give the Same Gift

Buying an item in bulk can sometimes return big savings. Pick a simple, useful gift that your whole list will enjoy and order it in advance. Some ideas are: a simple notebook (add a handwritten message to each recipient), a 2020 calendar or planner, a totebag (decorate or customize for each person), to-go thermoses, or coffee mugs.

[Read more holiday saving ideas here](#)



### Security with Shazam BOLT\$

Lost card? Suspicious activity? Never fear! Download the free Shazam BOLT\$ app and put your debit card's security in your hands. Lock and unlock a lost card, receive transaction alerts, and find fee-free ATMs with this powerful tool!

[Learn More About BOLT\\$](#)

[Download the User Guide](#)

Learn more about Shazam BOLT\$: (800) 205-7203





## Thanks for Another Great Fall Fest!

We had such a good time celebrating the 72nd Annual Fall Fest with the community. Thank you to the countless volunteers, workers, community members, and participants who made the event such a success.  
Can't wait for next year!

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