Issue 46 | October 2019



### **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

# Open Enrollment: What You Need to Know for 2020

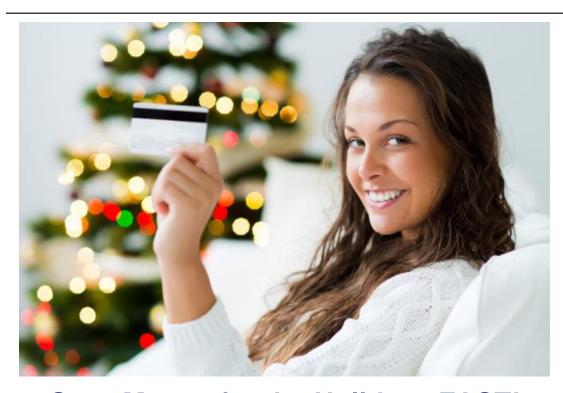


- The 2020 Open Enrollment Period runs from Thursday, November 1, 2019, to Saturday, December 15, 2019.
- If you don't act by December 15, you can't get 2020 coverage unless you qualify for a Special Enrollment Period.
- Plans sold during Open Enrollment start January 1, 2020.
   For other essential enrollment information, get a <u>quick overview of the Health</u> <u>Insurance Marketplace</u> or contact Ann Kaiser to discuss your health insurance options.

# Call Ann today: (608) 654-512

Info from: 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.
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