



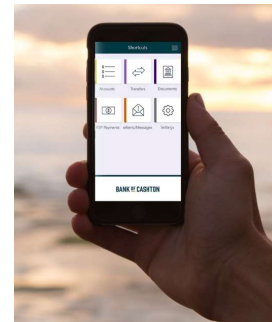
## AUGUST NEWSLETTER

[Learn more about the B of C App](#)

[Visit our Website](#)

### ASSET

The **Asset** widget within the Bank of Cashton app offers unique control: understand the state of your finances instantly from your phone, tablet, or computer! The app is free to download, compatible with Androids and iPhones, and integrates with online banking.



#### Using Asset can help you:

##### *Know What You Spend*

Accurately tracking what you spend is the key to keeping a handle on your finances. Categorizing your spending and checking your transactions in real time can aide you in keeping your budgets up to date.

##### *Build Better Budgets*

Budgets automatically update as transactions come in; no need to manually punch in numbers! The visual style of budgets in Asset can help you see your money at a glance and help you make smart spending choices.

##### *Watch All Of Your Accounts*

With Asset, you can add many different types of accounts to your dashboard.

Besides your accounts at Bank of Cashton, you can add: credit cards, accounts at different institutions, car loans, mortgages, and more! Get your whole financial picture with Asset.

For more information about the B of C app and its other widgets,  
visit our [website](#) today!

Download from the Google Play Store

Download from the Apple App Store

**\*\*Deposit limits and other restrictions apply \*All checks need to be endorsed\* All checks must state, "For Mobile Deposit Only" \*Online banking enrollment is required for mobile app \*Bank of Cashton does not charge a fee for mobile banking or mobile check deposits \*Normal account transaction fees may apply\*\***

## OPEN ENROLLMENT 2022



Open Enrollment for 2022 Health Insurance starts on November 1st, 2021 and continues through December 15th, 2021. We will assist you throughout the entire enrollment process with an initial meeting to understand your health care needs and

guide you through the enrollment process. For more information about Open Enrollment for 2022 please call Ann Kaiser at 608-654-5121.

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

## PAYROLL



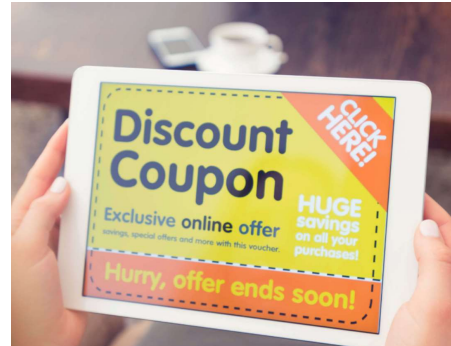
We can help any size employer facilitate their payroll and manage employee records.

- Pay employees on a bi-weekly basis or a schedule that suits your needs
- Pay hourly and salaried employees, as well as keep track of vacation and sick accruals per the benefit handbook
- Calculate and create Direct Deposit on all Net Pay Amounts as required
- Impound and deposit tax payments for Federal and one State
- Create and file all payroll tax filings for Federal and one State electronically

- Provide payroll reports, copies of tax filings, and paystubs
- Perform year-end tax reporting which includes, W-2 and W-3 transmittal reporting

## INTERNET SCAMS

There are many ways scammers are using technology to take advantage of seniors. Whether it is a special offer via email, attempts to acquire your user name and password via a scheme, or skimming of information while shopping online, there are ways you can be in control and keep your information safe.



If you are computer-savvy, keep these tips in mind to keep your information safe:

- Never click on links in emails.
- Don't open attachments for special offers.
- Be careful of free offers over holidays.
- Watch for malicious ads and popups.
- Don't shop over public wi-fi.
- Be suspicious of gift card scams –buy from trusted sources.
- Know what your product costs.
- Make sure the site is secure – look for the “lock” icon and “https” on your browser address bar when shopping.
- Make sure all computer anti-virus, malware, and security software is up to date.
- Don't save credit card information online; check out as guest if offered on the site.

## 24/7 BANKING

Please continue to use the Bank of Cashton's digital tools and other resources for self-service banking and 24/7 account access. You can conveniently access your account 7 days a week 24 hours a day by checking your accounts [online](#), through our 24 Hour Transaction line at 1-800-461-7430, or by using the Bank of Cashton's [mobile app](#).

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