



MARCH NEWSLETTER

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SPECIAL ENROLLMENT PERIOD

The COVID-19 pandemic has left millions of Americans facing uncertainty and new health problems. In response to the Coronavirus pandemic, a **Special Enrollment Period (SEP)** will be available to all Marketplace-eligible consumers who are submitting a new application or updating an existing application. From now through May 15, 2021 individuals and families are allowed to enroll in 2021 health insurance coverage in the states where Marketplace is served by the HealthCare.gov platform.



Contact Ann Kaiser at (608) 654-5121 and she can assist in helping you determine your eligibility and support you in obtaining health insurance coverage.

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

PAYROLL

Does your company need help facilitating their payroll and managing employee records? The Bank of Cashton can help any size employer with these tasks. You can continue to pay your



employees on a schedule that fits your needs and we can assist you with it! Please call us today at 608-654-5121 and ask to speak with Amanda for payroll pricing for your company.

TALK WITH YOUR KIDS ABOUT MONEY!

Are you looking for ways to help your kids understand money and don't know where to begin? Start by offering to answer their questions. This can spark a great conversation!



Talk about Budgeting

Developing healthy spending and saving habits is a great way to give kids a head start with financial literacy. Talking to teens is especially beneficial as they start to become employed and begin making important financial decisions. [Read this article](#) for some great teen budgeting tips!

Kids: Want vs. Need

Discussing "Want vs. Need" is one of the best ways to begin talking about making smart money choices with kids. Want more resources for talking with kids about saving, spending, budgeting, banking, and more? Visit our [website](#) for free printable tools to help keep the conversation going.

Ready to open an account for a child in your life?

**Stop in or give us a call at:
(608) 654-5121 or (800) 205-7203**

E-ALERTS

After you have enrolled in online banking and e-Statements, a feature you can utilize to enhance your online banking experience is called e-Alerts. Receive free, customized alerts about your accounts. All e-Alerts are

sent to your email or wireless device.



Statements.....Notifies you if a new statement is available online

Low Balance.....Notifies you if your account balance falls below a threshold amount

High Balance.....Notifies you if your account balance exceeds a threshold amount

Negative Balance.....Notifies you if your account balance is negative

Check Posted.....Notifies you when a specific check is posted

Deposit.....Notifies you when funds are deposited to your account

Withdrawal.....Notifies you when funds are withdrawn from your account

Reorder Checks Reminder.....Alerts you when it is time to request a new order of checks

Daily Balance.....Notifies you of your account balance once a day

Rate Change.....Notifies you when the interest rate on your account changes

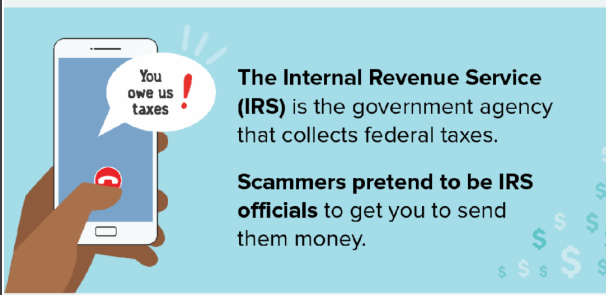
IRS SCAM WARNING

Warning signs

How will the IRS first contact you?	How will the IRS ask you to pay?
Phone call NO	With a prepaid debit card NO
Email NO	With a money transfer NO
Mail YES	Won't require a specific type of payment YES

IRS IMPOSTER SCAMS

Got a call?



How the scam works

You get a call.

- IRS** Your caller ID might show it's the IRS calling.
- Shield** The caller might give a badge number and know the last four digits of your Social Security number.

You are told:

- Dollar sign** "You owe money."
- Chain link** "You better pay now or you'll be arrested."
- Debit card** "Put money on a prepaid debit card or wire it to us."



If you pay...

- Warning icon** You find out it wasn't the IRS. It was a scam. → **The money is gone.**

- No** **Don't give the caller information**
such as your financial or other personal information.
- Notepad** **Write down details**
such as the number and name of the caller.
- Phone** **Hang up**
- Computer** **Contact the IRS directly**
If you think you may owe back taxes, call the IRS at **800-829-1040** or visit irs.gov/balancedue.
- Phone** **Report the call**
File a complaint with:
 - the Treasury Inspector General for Tax Administration (TIGTA) at tigta.gov or **800-366-4484**.
 - the FTC at ftc.gov/complaint or **877-FTC-HELP**.
- Speaker** **Warn friends and family**
Tell people you know that these calls are scams.

ftc.gov/imposters

Federal Trade Commission
January 2020



Be on the look out for these phone call scams. If you receive any of these phone calls please hang up and do not give them any of your personal information. If you have already received one of these calls, and you gave them any of your banking information, please call us at 608-654-5121 and ask to speak to Adam today.

Information from [Federal Trade Commission](https://ftc.gov/imposters)

CORONAVIRUS UPDATES

As we continue to do our part with social distancing it remains a great time for you 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](#). Please visit our [webpage](#) for our most recent COVID-19 updates.

SOCIAL DISTANCE.

WASH HANDS OFTEN.

STAY HEALTHY.



BANK OF CASHTON



STAY CONNECTED WITH BANK OF CASHTON



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