



JULY NEWSLETTER

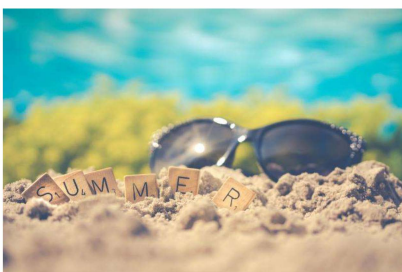
HOME LOANS

If you're thinking about buying a new home, land, or building for your business, we have a team of lending officers with the expertise to help guide you. We currently offer construction loans and long-term fixed-rate mortgages as well as shorter-term balloon notes. We also offer residential, commercial, farmland, and non-owner-occupied products. Second mortgage options are also available to qualified borrowers.



Stop in or call 608-654-5121

SUMMER TRAVEL TIPS



1. Inform your bank of your travel plans.
2. Carry multiple cards as backup.
3. Know your card withdrawal limits.
4. Save receipts.
5. Lock away valuables.
6. Monitor charge activity when you get home.

MID-YEAR FINANCIAL EVALUATION TIPS

1. **Boost Your Savings.** With less than six months to go, it's a good idea to review your current savings and consider boosting your recurring contribution, even if it's a small amount. And, while summer can be a drain on your finances—trips, kids out of school, additional entertainment—challenge yourself to spend less and save more. It could be as simple as one less cup of coffee per day, or opting for a home-cooked meal instead of an expensive dinner out.
2. **Taxes Already?** Yes, we aren't quite ready to talk about taxes yet. But just because we're not talking about them, doesn't mean you shouldn't be putting yourself in the best position for when the time comes. If you aren't already doing so, get in touch with your CPA and discuss your tax estimate. There's still plenty of time left in the year to mitigate tax consequences, enabling you to have a healthier bottom line.
3. **Charitable Contributions.** And speaking of taxes, a great way to minimize your tax expense and contribute to your favorite cause is charitable giving. In fact, the largest source of charitable giving came from individuals in 2014, with Americans giving a total of \$358 billion to charity in the year, up 7.1 percent from 2013 (according to National Philanthropic Trust). You may even consider checking with your company about a matching program. Source: www.kiplinger.com

LIFE INSURANCE



There are several different types of Life Insurance but the two most basic are term and permanent. Term insurance lasts a specific time period. It accrues no cash value. Permanent insurance accrues cash value. This will usually be designed to last through the entire life of a person. Sit down with Brandon Corcoran, Investment Advisor located at

the Bank of Cashton, for answers to your life insurance questions. Call the Bank of Cashton today at 608-654-5121 to schedule an appointment with Brandon!

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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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