



## SEPTEMBER NEWSLETTER

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### HAPPY LABOR DAY



The Bank of Cashton will be closed Monday, September 4th, in observance of Labor Day.

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### FALL FEST 2023



Please join the Bank of Cashton for our annual Fall Fest kick-off! The kick-off will be held at the Bank of Cashton at 724 Front Street, Cashton, WI 54619. Join us for music and food from 5:30-8:30pm on September 6th.

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### HEALTH SAVINGS ACCOUNT

## What is an HSA?

- Health Savings Accounts (HSAs) are like personal savings accounts, but the money in them is used to pay for qualified health care expenses.
- An HSA gives you a triple tax break: Your contributions are sheltered from income taxes, the money grows tax-deferred, and the funds can be withdrawn tax-free for medical expenses.
- You must have a High Deductible Health Plan to be eligible.



## Want to Open an Account?

Please go to our website and fill out a Health Savings Account Application or call (608) 654-5121 for the answers to any of your Health Savings Account questions.

## Great Benefits to an HSA

1. You build a healthcare nest egg that's yours to keep - even if you change jobs.
2. You can save your HSA funds in an FDIC-insured savings account, or choose to invest it.
3. Money you don't use stays in your account year after year, earning tax-free interest.
4. If you don't use the money for medical expenses, you can spend it on a taxable basis for retirement or any other purpose after age 65.

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## IRA RATES

Earn competitively high interest rates on a wide range of terms. Check out our current IRA rates! Call today to discuss your options (608)-654-5121.

18 Month IRA CD	4 Year IRA CD
<b>3.75%</b> APY*	<b>4.00%</b> APY*
Minimum Balance to earn APY* is \$10,000.	Minimum Balance to earn APY* is \$25,000.

\*Annual Percentage Yield assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the advertised APY will be made quarterly. A penalty of six months interest on the amount withdrawn may be imposed for CD terms one year or greater. CDs are automatically renewed for the same term after 10 day grace period past maturity. Fees may reduce earnings.

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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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Bank of Cashton | 724 Front Street, Cashton, WI 54619