



OCTOBER NEWSLETTER

HEALTHCARE MARKETPLACE OPEN ENROLLMENT

Did you know that Eagle Financial Group, a division of the Bank of Cashton, can help you find a health insurance plan? We can help you get enrolled in health insurance through the Marketplace or find you a better plan to fit your needs. We will assist you throughout the entire health insurance enrollment process:

- Initial meeting to understand your health care needs.
- Review your existing coverage and/or explore your options within the Marketplace.
- Determine eligibility for Tax Credits.
- Help you make a health plan decision that's best for you and your family.

Please give us a call to set up your health insurance meeting today, (608) 654-5121!

PAYROLL SERVICES



We can help any size employer facilitate their payroll and manage employee records. Payroll Services Include:

- 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.

TIPS TO SAVE MONEY THIS FALL

1. Adopt the "pay yourself first" method. Whenever you get a paycheck, pay your savings account first to make sure putting away money gets prioritized over impulse spending.
2. Plan your meals for the week to avoid eating out. The season of the crock pot is upon us. Make big meals and freeze the leftovers so you aren't tempted to order in.
3. Have a costume swap! If you have children who are begging you to buy them pricey Halloween costumes, try to cut costs by having a costume swap with the other parents in your neighborhood.
4. Satisfy your fall shopping craving at a thrift store. If you're looking for the perfect new sweater or purse, buy it secondhand.
5. Switch to buying generic for a few of your groceries every week. You don't need to do a complete shopping list overhaul. Instead, just target three or four items whose name brands you aren't attached to and make the change.



ONLINE SHOPPING SAFETY TIPS



1. Be cautious about clicking on links you receive in an email or text.
2. Use a URL with "https" because those sites are more secure.
3. Read reviews before making purchases online.
4. Track the shipping process.
5. Be wary of sellers saying they are currently out of the country yet claim to be U.S. residents.

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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