



## FEBRUARY NEWSLETTER

Learn more about the B of C  
App

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## TAX SEASON



Don't forget tax season is here! Ask to speak with one of our account representatives and learn about the wide variety of options, available here at the Bank of Cashton, to help solve your tax problems by opening an HSA or IRA today.

## INDIVIDUAL RETIREMENT ACCOUNT (IRA)

**Traditional IRA** - The Traditional IRA allows you to defer taxes on the earnings of your contributions until they are withdrawn. Also, depending on eligibility, contributions are tax deductible in the tax year for which you make them.

**Roth IRA** - The Roth IRA allows only non-tax-deductible contributions and features tax-free withdrawals for certain distributions after a five-year holding period.

Opening an IRA can be a very important step in implementing a retirement savings plan and can help you meet your goals of investing for growth, income, or both. IRAs have many tax benefits as well, so let our experienced

representatives help you rollover your current IRA or help you start an IRA plan.

## ASSET SIMPLIFIES TAXES

The Asset widget within our Bank of Cashton mobile app can help you simplify your taxes and end of year financial analysis! Within the Asset widget your transactions have been categorized, so this will help you quickly and accurately find totals for tax deductions. Easily filter transactions, export into an Excel spreadsheet, then keep for your records or take to your tax preparer. Download the Bank of Cashton app for free!



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\*\*Deposit limits and other restrictions apply \*Online banking enrollment is required for the mobile app \*Bank of Cashton does not charge a fee for mobile banking or mobile check deposits \*Normal account transaction fees may apply\*\*

## BRANDON CORCORAN



A Roth IRA is a retirement savings account that has a different tax treatment than most traditional retirement savings accounts. In this type of account, you do not get any tax deduction in the year that you make a contribution. The benefit is that once the money grows and you are ready to take it out to spend you don't have to pay taxes on it. Call Brandon Corcoran, investment advisor located at the Bank of Cashton, at 608-654-5121 to see if a Roth IRA would work for you!

**724 FRONT ST, CASHTON, WI 54169**

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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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