



5 Tips for Spring Cleaning Your Finances

1. Review your Budget: Is your budget up to date? Make sure you're reporting expenses accurately and have made some room for savings account contributions. Download [Asset](#) to help you manage and follow your budget.

2. Organize and/or Shred Old Financial Documents: Sort through your statements, pay stubs, bills and other financial records, and keep only the documents that are absolutely necessary. Since the IRS has up to six years to audit you, keep your tax returns, canceled checks and receipts, and any records supporting your tax deduction for at least six years.

3. Go Paperless: Reducing clutter and getting rid of that filing cabinet filled with old bills and credit card statements can feel freeing. Sign up to receive your bank statement(s) electronically by logging into your [online banking](#) or calling us at (608) 654-5121.

4. Clean up your accounts: Now is a great time to consolidate accounts, get rid of unused accounts and toss dusty, old checks and statements. Ann, Adam or Ashley are happy to help you! Call us to set up an appointment, (608) 654-5121!

5. Record Your Financial Passwords and Store Records in a Safe Place: Make sure you're not using the same password and log in information for all your online bank accounts and other financial accounts. If someone figured out your password they could attempt to access other accounts with the same log in information.

**Have a High Deductible Health Plan?
We have the solution for you!**

Health Savings Accounts

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tax break: Your contributions are sheltered from income taxes, the money grows tax-deferred, and the funds can be withdrawn tax-free for medical expenses.

HOW TO OPEN AN ACCOUNT?

Please fill out the [Health Savings Account Application](#) or call Adam Anderson at (608) 654-5121 for the solution to any of your Health Savings Account questions.

[Frequently Asked Questions](#)

[Click here to start your HSA Application now!](#)



4 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.

HSA Contribution Limits

HSA CONTRIBUTION LIMITS		
	SINGLE PLAN	FAMILY PLAN
2015 CONTRIBUTION LIMITS	\$3,350	\$6,650
2016 CONTRIBUTION LIMITS	\$3,350	\$6,750
Catch-Up Contribution for individuals <u>55</u> or older is \$1,000.		

Have you contributed to your HSA for 2015? You have until the 2015 Tax Deadline: April 18, 2016. Do you have questions on how much you can contribute, call Adam today (608) 654-5121.



"I hold an HSA account with the bank. It is an important tool for me, and the support I receive has always been top notch."

Brian N, IA

*Did you know that we have
a 24-Hour Telephone
Transaction Line?*

For your convenience, you can simply call **(608) 654-7412** or Toll Free **(800) 461-7430** to find out your account balance, most recent deposit, withdrawal or to transfer funds.



*Our Personal Financial
Management Tool, **Asset**
is just what you need to
kick start spring!*

Asset is our free personal financial management tool that combines, organizes and tracks all of your financial information, and like a GPS, helps you point your finances in the right direction. With it, you can track expenses, create budgets, set goals and plan for the future.

Download Asset for FREE, visit the App Store or Google Play on your mobile device. Then log into or enroll in online banking and find Asset in the menu on the left to activate your app.

[Click Here for Step-by-Step Guide](#)



(608) 654-5121

Contact Adam at adam@cashton.com or Ann at annk@cashton.com.

[VISIT OUR WEBSITE](#)

