

BANK OF CASHTON

Since 1899

Time to Spring Clean Your Finances?

1. Start with your Budget. Since your budget is probably the most important piece of your financial planning, start here. Do you notice any problem spending areas? Or are there any areas where you're budgeting *more* than you need to? Adjust your budget accordingly. Need help? Download our [ASSET](#) app to help you manage and follow your budget.



2. 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!



3. Opt for less paper. Most accounts these days – whether checking accounts, utility accounts or student loan accounts – have a paperless billing option. Not receiving all those paper bills in the mail (especially if you log online to pay bills, anyway) can cut back on those piles of paper taking over the kitchen counter. Want to receive your bank statements electronically? Log into your [online banking](#) or call us at (608) 654-5121!

Source: money.usnews.com



Jump Start Your Spring with **Asset**!!

Asset is our free personal financial management tool that combines, organizes and tracks all of your financial information. This easy-to-use app allows you to track expenses, create budgets, set goals and plan for the future.



Asset
by Bank of Cashton

Download Asset for *FREE* by visiting 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.

Stop in or give us a call at (608) 654-5121 for all of your Asset questions!



We Are Your Health Savings Account Solution!!

What is a Health Savings Account?

- Health savings accounts (HSAs) are like personal savings accounts, but the money in them is used to pay for 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tax break: Your contributions are sheltered from income taxes, the money grows tax-deferred, and the funds can be withdrawn tax-free for medical expenses.



Open Your HSA Today!

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

*Check out our [Rates Page](#) to view your new **INCREASED** interest rate for Health Savings Accounts!!*

HSA CONTRIBUTION LIMITS		
	SINGLE PLAN	FAMILY PLAN
2016 CONTRIBUTION LIMITS	\$3,350	\$6,750
2017 CONTRIBUTION LIMITS	\$3,400	\$6,750
Additional \$1,000 Catch-Up Contribution for individuals age <u>55</u> or older.		

*Have you contributed to your HSA for 2016?
You have until the 2016 Tax Deadline: April 18th, 2017.*



24-Hour Access to your bank account is just a phone call away...

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.

Visit our website: www.bankofcashton.com

