



## UB&T March News

**Strong, Stable & Locally Owned**

### Get Ready to Shred - Energy Fair

This year is the 10th anniversary of the Evansville Energy Fair which will take place Friday April 20th. Union Bank & Trust Company and Pellitteri Data Destruction are again sponsoring the paper shredding. To celebrate the 10th Anniversary, we have set a goal of shredding 10,000 pounds of paper! Start to clean out your files now and stack up the boxes of old paper records that you want to shred. You can protect your identity with secure paper shredding and the paper goes to the paper mill for reuse.



The Evansville Energy Fair is Friday April 20th from 4:30 to 8pm at the field house, 340 Fair St. The Pellitteri paper shredding truck will be conveniently located on Fair Street next to the school district office from 4 pm to 7 pm. You can just drive up and open your trunk! Each person can bring up to 50 pounds (3-4 file boxes). And you will receive a free UB&T tote bag when you drop off your boxes. A certificate of destruction can be provided upon request.

### Garden Swap May 19 at UB&T- Brooklyn



Attention all gardeners! A garden swap is planned for Sat. morning May 19th from 8:30am till 11:00am on the lawn at UB&T- Brooklyn 210 Commercial St. We encourage everyone to bring plants that need a new home and find a new treasure for your own garden.

### Individual Retirement Account (IRA) Season

The April 17<sup>th</sup> deadline for 2011 Traditional and Roth IRA contributions is quickly approaching. The contribution limits for 2011 are \$5,000.00 for those under the age 50 and \$6,000.00 for those over 50. Please visit with one of UB&T's five IRA Specialists: Michele Miller (Brooklyn), Kim Redders (Evansville), Eric Muggenburg (New Glarus), Jill Karr (Oregon), or Georgiann McDonald (Belleville).





- When cashing a check from your account, the check should be made payable to yourself and then endorsed on the back.
- Checks should only be made payable to “Union Bank & Trust Company or UB&T” when making a loan or safe deposit box payment.
- Checks made payable to a business name must first be deposited into a business account with the same name and with no cash back. If cash from the account is desired, a separate check payable to the authorized signer should be made out. In addition, checks made payable to a business name cannot be deposited into a personal account.

### Financial Spring Cleaning Tips\*



The weather is warming up, so it's time to open up the windows and do some spring cleaning. As you scrub and organize, don't leave out your money. Tidying up your finances can help reduce stress during tax season, too! Here are a few tips to keep in mind:

**Throw away old paperwork.** Shred ATM receipts and bank deposit receipts once the transaction appears on your bank statement. Utility statements don't need to be kept once they've been paid. Shred credit card statements once the balance has been paid, as well. This helps protect you against identity theft as well as clutter. If possible, switch to e-statements to reduce the amount of paper lying around. Save pdf files or copies of the e-statements until they have been paid, then archive or delete them.

**Sort out your credit cards.** Cut up and cancel cards that you haven't used in 6 months or more, especially if they carry an annual fee or have a higher interest rate than your other cards. You'll have more space in your wallet and fewer bills to worry about. Using less plastic may also help to improve your credit score. If you're trying to eliminate debt as well, try to stick with just one or two credit cards or a debit card.

**Check beneficiaries.** Look back at insurance and retirement account policies to make sure the beneficiaries are current. If your marital status recently changed or you experienced the loss of a spouse or child it is especially important to update your beneficiary information. Make sure the money will go where you want it to go if it gets distributed today, not where you wanted it to go when you first signed the policy.

Speak to your local banker if you have questions about your money or want more tools and ideas for organizing your finances.

\*Source: Wisconsin Bankers Association

<b>UB&amp;T UNION BANK &amp; TRUST COMPANY</b>				
<i>Evansville</i> 2 East Main St. Evansville, WI 608-882-5200	<i>Brooklyn</i> 210 Commercial St. Brooklyn, WI 608-455-2311	<i>Oregon</i> 883 North Main St. Oregon, WI 608-835-2265	<i>Belleville</i> 110 Greenway Cross Belleville, WI 608-424-1997	<i>New Glarus</i> 512 State Rd. 69 New Glarus, WI 608-527-5700
WHERE YOU'RE NOT JUST ANOTHER CUSTOMER & WE'RE NOT JUST ANOTHER BANK.				