



## Appreciation Lunch

We greatly appreciate you, our customers, and your commitment to banking locally. As a small token of our appreciation, we are inviting you to lunch, Saturday, August 24<sup>th</sup>, 11:00 a.m. to 1:00 p.m., in the bank's upper parking lot. We want to treat you to a grilled pork loin sandwich lunch and ice cream. A tent will be set up with tables and chairs, so come rain or shine. We look forward to spending time with you!



## Rock'n the 80's

Heritage Days is always a fun time for us, and this year was no exception. While some of us enjoyed revisiting the 80's, a few others got to experience them for the first time.

In lieu of fireworks, a drone light show was offered this year. It is amazing what technology can produce. Hopefully this event can return next year.

We would like to thank all the volunteers and the city crews that make this event possible. Our community continues to shine due to the efforts of many talented people.



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### Upcoming Events:

**August 15<sup>th</sup>-17<sup>th</sup>** Lisbon Sauerkraut Days.

**August 15<sup>th</sup>**, MV-L Community Theatre Uptown Cabaret, 7:30 p.m., First Street Community Center.

**August 24<sup>th</sup>**, Customer Appreciation Lunch, 11 a.m. to 1 p.m., in the bank parking lot.

**Sept 21<sup>st</sup>**, Lincoln Highway Arts Festival.

For more information on community events, go to [visitmvl.com](http://visitmvl.com).

# Holiday Spending

It may seem early, but preparing for holiday spending requires careful planning and budgeting to ensure financial stability during the festive season. Here are some effective strategies to manage holiday expenses responsibly.

First, set a budget. Determine how much you can afford to spend on gifts, donations, decorations, travel, and other holiday-related expenses without straining your finances. Break down your budget into categories and allocate specific amounts for each. This will help you stay on track and avoid overspending.

Start saving early. If possible, set aside a portion of your income throughout the year in a dedicated holiday fund. A savings account is a good option for this. Even small, regular contributions can add up significantly by the time the holidays arrive, providing a financial cushion for your expenses.

Make a shopping list. Identify all the people you need to buy gifts for and brainstorm ideas within your budget. This helps prevent impulsive purchases and ensures you stay within your spending limits. Look for sales, discounts, and deals to maximize your savings.

Consider alternative gift options. Handmade gifts, experiences, or time spent with loved ones can be more meaningful and cost-effective than expensive items. Additionally, suggest gift exchanges or Secret Santa arrangements with family and friends to reduce the number of gifts you need to buy.

Plan for travel expenses. If you need to travel during the holidays, book your transportation and accommodation early to take advantage of lower prices and availability. Factor in additional costs such as meals, entertainment, and unexpected expenses.

Lastly, monitor your spending. Keep track of your expenses as you go and adjust your budget if necessary. Use apps or spreadsheets to stay organized and ensure you don't exceed your limits.

By planning ahead, setting a realistic budget, and being mindful of your spending, you can enjoy the holiday season without the stress of financial strain.

## Savings Bond Calculator

The Treasury has a savings bond calculator for Series EE, Series E, and Series I paper bonds. You can access the calculator at [treasurydirect.gov/savings-bonds-calculator](https://treasurydirect.gov/savings-bonds-calculator). This is for paper bonds only. The calculator link will give you information on:

- Value as of the date the information is input
- Value on past dates
- Value on future dates
- Current and past interest rates
- Next accrual date
- Maturity date
- Total interest earned
- Year-to-date interest earned.

Be very careful on internet scams. There are sites with a picture of the real website but will ask you to input your birth certificate number, or other sensitive information. Do not give out this information and do not proceed with that site.

