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 BELMONT BANK & TRUST

## Belmont Bank & Trust's News

### Tips to Help Prevent Financial Theft



**Losing your wallet** or purse can be frightening. Whether it was taken from you or you misplaced it, your personal and financial information is at risk. These days, more than ever, we need to be security conscious. Here are nine tips to help consumers prevent wallet, purse and financial information theft, and to minimize the damage if it does happen.

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### How the New Tax Law Affects Rental Real Estate Owners



**There's more** to the Tax Cuts and Jobs Act for owners of rental real estate than just lower ordinary income tax rates. Here's an overview of some new or modified provisions that will generally provide favorable tax outcomes for rental property owners — along with an unfavorable change that could hit owners of properties that generate tax losses.

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### Got Bitcoin? Virtual Currency Complicates Tax Reporting



**Bitcoin** and other forms of virtual currency are rapidly gaining popularity. But businesses, consumers, employees and investors have many questions about how Bitcoin works and how to report transactions for federal income tax purposes. If you're a Bitcoin investor or user, here are some answers to help you comply with the latest tax rules.

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## Timely Opportunities

### Last-Minute Tax Planning Tips for 2017



**Tax Day** for individuals, sole proprietors and C corporations is April 17, 2018, this year. Have you filed (or extended) your tax return for 2017 yet? For many people, filing tax returns is a dreaded chore they want to avoid for as long as possible. Although we can't change the tax due date, there are some last-minute strategies to potentially lower your tax liability.

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## Banking FYI

### Funding Your IRA the Easy Way with an Automatic Savings Plan



**You can help** secure your retirement by automatically saving in an Individual Retirement Arrangement (IRA). Here is a brief rundown of the two types of IRAs, who can contribute, who receives tax benefits, what the penalties are, when you have to start withdrawing money and more.

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## Safeguard Your Identity & Assets

### What to Look For in a Homeowners or Renters Insurance Policy



**There's no way to know** when disaster will strike, which of course is why insurance is essential. The law may require you to have coverage but it's up to you to understand the policy you buy and make sure it is adequate to meet your needs if you suffer a loss. Read on for some guidance of what to look for in a homeowners policy.

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