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Belmont Bank & Trust's News

**COBRA Coverage for Furloughed Workers**



**Businesses around** the country have placed their employees on temporary unpaid leave, as part of furloughs caused by the novel coronavirus (COVID-19) pandemic. This unusual circumstance has raised a lot of questions about benefits, including: Are employers required to offer COBRA coverage to employees in months when they're not working?

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**Payroll Relief Provided by the CARES Act**



**Congress recently** responded to the COVID-19 pandemic by passing a multi-trillion economic stimulus package that includes payments to individuals. The federal government has also authorized payroll relief provisions to help struggling small businesses. This article summarizes five of them.

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Timely Opportunities

**Is it Time to Reopen Your Business? 10 Questions to Ask Yourself**



**If your business** is still closed, should you reopen it soon or wait a while longer? With more states easing the restrictions imposed because of the novel coronavirus (COVID-19) pandemic, you may be facing that decision. If you do take advantage of the freedom to reopen, how will you proceed? The answer isn't always obvious. Here are 10 questions that may help you reach the right decision.

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Timely Opportunities

**College Costs: How to Maximize Your Return on Investment**

**Many families** view college as an investment in their children's futures. But the novel coronavirus (COVID-19) pandemic is causing families to reevaluate their options — and, in some cases, make major, life-altering changes. Here's an overview of how much it currently costs to pursue an undergraduate degree and strategies to consider to cut higher education costs during these

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## Banking FYI

### Certificates of Deposit for Your Cash Reserves

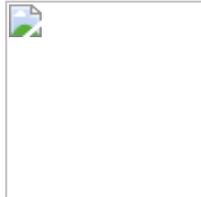
 **If you are** looking for ways to invest your cash reserves, one avenue to consider is certificates of deposit (CDs). You've no doubt heard a lot about CDs, but do you really understand them? Here is a rundown of the details involved that might help you decide whether or not this is a sound investment for you.

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### ATM Security and You



**ATMs are quick** and convenient, but they can also be dangerous. When you go to a terminal to do some banking, take precautions such as checking the vicinity for anything odd and being sure no one can see over your shoulder to see you punching in your codes. Click "Full Article" for more steps you can take to protect yourself and your money.

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