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Timely Opportunities

**2020 Year-End Tax Planning Ideas for Small Businesses**



**2020 is finally** winding down. And we have some good news: There's still time for small business owners to lower their 2020 federal income tax bills and plan for possible tax law changes that might be in store for next year. Here are 10 tax-saving strategies for businesses to consider before year end.

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Timely Opportunities

**How to Save Taxes in 2020 and Beyond**



**This year** has been full of twists and turns. But you're not done with the wild ride just yet — there's still time to make tax planning moves that could lower your federal income tax bill for 2020 and position you to save in the future. Here's an overview of today's individual federal income tax rates and some strategies for you to consider implementing before year end.

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Banking FYI

**Ten Reasons to Consider Online Banking**



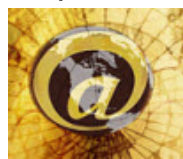
**Save time, money** and effort by taking advantage of online banking. You can pay bills, transfer funds and stay on top of the latest savings yields without ever leaving the comfort of your home. And it's safe. Your transactions are protected by the latest encryption technology. Here are ten reasons to take advantage of the electronic services your banking institution offers.

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Safeguard Your Identity & Assets

**Examples of Common E-Mail Scams**



**It seems like** every week, there's a new fraud perpetrated on trusting people. When the economy is tight, fraud attempts grow even faster, according to law enforcement. To protect yourself and your assets from the latest schemes, keep reading to find out how fraudsters deliver their messages and what to watch for.

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