



BELMONT BANK & TRUST

YOUR PARTNER IN BUSINESS™

About Us Online Banking Personal Banking Business Banking Tools

Personal Info
 Saved Articles
 Refer Colleague
 Unsubscribe
 Feedback

Your Privacy
 Disclaimer of Liability

© 2017, Powered by Thomson
 Reuters Checkpoint

**Timely Opportunities****5 Risky Moves to Avoid After You're Preapproved for a Mortgage**

Most people get their finances in order before applying for a mortgage. But some make the mistake of relaxing their financial diligence as soon as they get a mortgage preapproval letter. Getting preapproved is a smart move, but it doesn't mean you're home free. If your financial picture changes significantly, for the good or the bad, the bank can raise your rate or rescind its offer based on those changes. Here's what you need to know.

Copyright © 2017

[Full Article](#)[Save Article](#)[Email Belmont Bank](#)[Share This](#)**Building Wealth through Investing****How Taxable and Tax Exempt Bond Yields Compare**

The Internal Revenue Code includes tax-exemptions specifically designed to help municipalities raise capital for large, expensive projects. Those tax-reducing benefits not only help your city build stadiums and airports, they can really help your portfolio grow too. But it's prudent to compare municipal bonds before you purchase. This article will help you understand the after tax yield of bonds so you can determine what your tax liability may be.

Copyright © 2017

[Full Article](#)[Save Article](#)[Email Belmont Bank](#)[Share This](#)**Loan & Credit Spotlight****Arm Your College Student Against Credit Card Debt**

For years, college students with no independent income have been targeted by credit card companies. In many cases, students rack up thousands of dollars of debt which parents wind up paying, along with expensive interest charges. Fortunately, some of those risks have been alleviated thanks to a law passed in 2010. Overall, the credit picture for students has improved but parents still need to coach them on how to manage credit responsibly.

Continue reading for details.

Copyright © 2017

[Full Article](#)[Save Article](#)[Email Belmont Bank](#)[Share This](#)**Latest Headlines****Wall Street falls as energy tracks oil lower; tech weighs**

Reuters.com - Wed, 15 Nov 2017 15:28:12 -0500

U.S. government approaches 18 states to fight AT&T-Time Warner deal

Reuters.com - Wed, 15 Nov 2017 15:39:26 -0500

GM challenges Tesla with promise of profitable electric cars

Reuters.com - Wed, 15 Nov 2017 14:04:13 -0500

Fox shareholders reject proposal to abandon dual-class shares

Reuters.com - Wed, 15 Nov 2017 13:57:36 -0500

Bombardier plans hiring spree for business jet program: sources

Reuters.com - Wed, 15 Nov 2017 16:00:00 -0500

Saved Articles

[View Report](#)

- No saved articles.

Disclaimer of Liability

Our firm provides the information in this e-newsletter for general guidance only, and does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any decision or taking any action, you should consult a professional adviser who has been provided with all pertinent facts relevant to your particular situation. Tax articles in this e-newsletter are not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding accuracy-related penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

8250 West Belmont Avenue Chicago, IL 60634