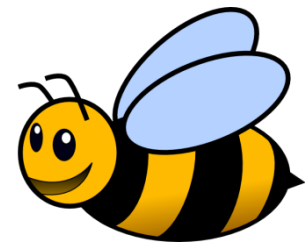


# CSBeez Gold Newsletter



Commercial Savings Bank

Customer Social **BUZZ** Club

[www.csbcarroll.com/personal/csbeez-gold](http://www.csbcarroll.com/personal/csbeez-gold)

2018 *Winter* Issue



Join us for a New Year's Open House on Friday, January 4<sup>th</sup> 8:30am to 3pm.

We will have coffee, cider and treats available. We will have door prizes and freebies. Grab a friend and join us for some Holiday Cheer as we thank you for another year of business and wish you the best in 2019!

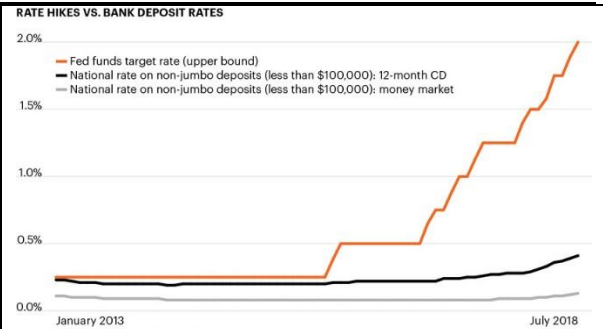


If you haven't been in to see our new facility, January 4<sup>th</sup> will be a great opportunity to get a tour and see your new bank! We are excited to share it with you and are thrilled to be at 325 W Hwy 30!

### HOLIDAY HOURS

Monday, 12/24 Christmas Eve – Close at 12 noon  
Tuesday, 12/25 Christmas – CLOSED  
Monday, 12/31 New Year's Eve – Close at 3 p.m.  
Tuesday, 1/1 New Year's Day – CLOSED  
Friday, 1/4 Open House 8:30am – 3 p.m.

*Remember, online and mobile banking are always available – 24 hours a day, 365 days a year.*



**Message from Ryan Milligan:** Happy Holidays! 2018 has been a good year for those waiting for savings interest rates to improve after years of dismal yields, but will it last...the Federal Reserve Bank indicates it could continue through 2019, but as we saw in 2008 be ready for anything. Stay diligent and be prepared to react if something unexpected occurs.

## 2019 Limits for IRAs, HSAs and HDHPs

The IRS has announced the following contribution limits for 2019:

### Traditional and Roth IRAs

Regular - \$6,000  
Catch-up (age 50 or older) - \$1,000

### Health Savings Accounts

Individual - \$3,500  
Family - \$7,000  
Catch-up (age 55 or older) - \$1,000

### High Deductible Health Plans

In addition, the 2019 minimum annual deductible amounts for high deductible health plans (HDHPs) are as follows:  
Individual - \$1,350  
Family - \$2,700

