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42 Main Street, Hudson, MA 01749

*Avidia Monthly*



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## **Announcing better banking at the NEW avidiabank.com!**

Avidia Bank is very pleased to announce the launch of its brand new website.

“Our new site provides an improved content and navigation experience for our businesses and individual consumers,” said Mark O’Connell, Avidia Bank’s President and CEO.

### **NEW SITE GOAL**

Avidia Bank’s primary goal is to provide its website visitors with attractive content and a more responsive design that delivers a user friendly experience on any device (desktop, laptop, tablet or smartphone).

### **SITE FEATURES**

The site’s features, such as product information, Avidia Advice, social media, online banking, etc., enable visitors to become better acquainted with a forward-thinking organization that couples the latest technology with decades of community outreach.

### **SOCIAL NETWORKING**

In addition to photos, videos and newsletters, the links to our FACEBOOK, TWITTER, INSTAGRAM and PINTEREST social profiles that are embedded in the new site, make it easy for visitors to follow Avidia Bank and retrieve the latest happenings at the Bank.

Visitors to the site can also see how the Bank strives to make a positive impact on the lives of people and organizations in the communities served and provides access to financial resources and numerous products and services.

**Learn more about our new website using these tutorial videos here:**

**Introduction to our New Website**

**Business Section of the Website**

**Consumer Section of the Website**

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## **ThanksGIVING in Leominster**

Just in time for Thanksgiving, our Leominster branch held a food drive for Ginny's Helping Hands and Food Pantry in Leominster so that their shelves would not be bare for Thanksgiving! We filled multiple bins of food with the help of our customers and employees! Thank you for your support!

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## MasterCard Debit Card Holiday Rewards

This holiday season, earn an extra 2 points for every \$3 you spend on purchases you make at your favorite retailers now through December 31, 2015, using your new Avidia Bank MasterCard Debit card. Learn more here.

\*eligible purchases exclude ATM transactions and purchases made at gas stations and restaurants. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated.

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## Home Buying During the Holidays

Most people assume that the holidays can be a challenging time to buy or sell a home. With the real estate market still being busy, specifically in Massachusetts, you might be at an advantage on your house hunt.

According to Don Frost, Senior Vice President of Residential Lending at Avidia Bank, “Generally the real estate market cools down around the holidays as people place their focus on celebrating and the cold weather makes the thought of moving even more challenging. I’ve always felt that the winter is a good time to buy as there may be less competition for properties that are listed for sale. This is especially true in the current real estate market as activity continues to be high, the smart shopper may benefit by staying focused on buying.”

So for frustrated buyers, continue to persevere! You may find your dream home during the holidays. For those who are selling, there could be less inventory on the real estate market so you could have a better chance of selling your home for a price you like. Follow all of the latest Massachusetts Real Estate trends here.

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## Green Gift Wrap Ideas You'll Love

Gift wrap can be expensive! All of that money and time spent wrapping to just be thrown away in the trash! Here's a few tips to wrap your gifts the "green" way this year.

### **Butcher Paper:**

Use brown butcher/shipping paper. This paper is recyclable and you can dress it up with some nice ribbon, string or bows. Plus, it has a nice vintage feel to it. Get the kids involved and have them decorate the paper with crayons and markers.

### **Mason Jars:**

Mason jars come in all sorts of sizes and you can easily reuse them. Wrap them with ribbon, paint the inside or outside or even put a piece of festive cloth on the top!

### **Popcorn tins:**

We have all had some of that holiday popcorn. Clean out the tin and reuse it for gifts!

### **Maps:**

Do you have a gift for a traveler? Find some old maps and wrap the gifts up with them. This is not only unique but also most maps are recyclable!

### **Cloth:**

If you're big into sewing, use leftover cloth to wrap gifts or tie as bows!

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## New features from AvidiaPay

Linked2Pay – Partner of Avidia Bank to bring you AvidiaPay, has added their feature-packed RDC solutions into the Bank Centric Payments platform. This will enable partners like Avidia Bank to add and offer RDC as a fully integrated, branded solution through their AvidiaPay portal and APIs.

“The addition of RDC to Bank Centric Payments is all part of our plan to provide banks with better payment solutions that they can easily adopt, brand and push out through their reseller channels,” said Robert McShirley, CEO of linked2pay. “The advantages for banks and their resellers are many, but at the top are the improved compliance throughout the payment process, and the solution scale and quality to compete with anyone.”

The Bank Centric Payments platform is powered by linked2pay to deliver feature-packed payment solutions (card, ACH and now RDC) out to banks, payment solution resellers (ISOs) & their merchants (SMB and enterprise) in a harmonized fashion. The platform can be set up for a bank as white label on their existing domain in minutes. Once in place, the bank can begin accepting paperless online self-registrations from merchants seeking innovative payment solutions.

“Now our resellers, and all of the businesses looking to consolidate their payment solutions, can get it all through a single login. Not only does that simplify and speed the process but it improves reporting and compliance across the board,” said Cliff Thompson, Business Development Officer, Avidia Bank. “This enables our ISO partner network to provide fully integrated merchant solutions that cover card, ACH and now paper check payments – they win and so do their merchants.”

In addition to offering RDC solutions, Dropbox with online payment forms has been integrated as well. Adding this option provides customers that pay online with the convenience of uploading an order form, enrollment, registration, application or any other document by taking a picture or scanning it. That customer also gets an immediate receipt by email that includes a link to view whatever was uploaded with the payment.

“Our integration with Dropbox is designed to speed up the payments process for our merchants and their customers. Lots of payment systems let a merchant attach a document (like an invoice) with a payment request, with the addition of a Dropbox option we are enabling a customer to send any type of document or image back to the merchant with their payment. Taking the paper and mailing out of payments makes it easier for everyone. And anything that is uploaded with the payment is part of the transaction for the merchant and it is also linked to the paying customer’s email receipt so that they have a record of it as well,” says Robert McShirley, CEO of linked2pay.

Learn more about AvidiaPay on our website here.

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## December Events and Branch Hours

**Leominster Winter Stroll and Gingerbread Festival:**

December 5, 2015 2pm-5pm

**Hudson Downtown Holiday Stroll:**

December 5, 2015 4pm -7:30pm

**Evening of Giving – to Benefit Roland’s House**

December 3, 2015 7:30pm

**Rivers Edge Arts Alliance:**

**Nutcracker Tea Party**

December 6, 2015 10:00am

**Holiday Concert**

December 12, 2015 3:00pm

**Avidia Bank Holiday Hours**

December 24, 2015 - Closing at 12:00pm

December 25, 2015 - Closed

December 31, 2015 - Closing at 4:00pm

January 1, 2016 - Closed

You can always bank online 24/7 or use our mobile app!

Wishing you and yours a wonderful holiday season and Happy New Year!

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## Tips From Popular Money-Saving Experts

### Easy ways to save money each day

We all want to save money. While it's a struggle for many, there are lots of simple ways to sock a few — or more — extra bucks away each month. Take a cue from some of these money-saving experts to find out a few easy ways you can cut back on expenses and start saving for whatever it is life throws your way.

**Cook your own meals** - If you find yourself going out to eat a lot, it might be a good time to evaluate your cooking skills.

“Cooking for yourself can be fast and easy, as well as surprisingly cheap,” explains Maura Judkis, writer, editor and Web producer in Washington, D.C. “Try online recipe finders for meals that use what you already have in your fridge. Make enough for a few days, and then use the leftovers in sandwiches for work the rest of the week. Eating at your desk could save you more than \$100 a month.”



**Be specific about your goals** -

When you're particular about where you want to be financially, it will be easier to actually reach those goals. For instance, determine where you'd like to be financially when it comes to having money set aside for putting your kids through college, your vacation fund or the account for emergencies.

“Your needs will take precedence over your wants, with short-term needs being the top priority,” says Kiplinger contributing editor Cameron Huddleston. “Then you can set goals to meet those needs — and fulfill your wants.”

**Use coupons — on everything** - “You already know to look for coupons when shopping for groceries, clothes, toys and home goods, but what about all those other items in your budget? A quick Internet search could help you save big bucks on everything from medicine to dental care to car repairs and pet care,” says Andrea Woroch, a nationally recognized consumer and money-saving expert, writer and TV personality. “Consider this example: I was picking up a prescription at CVS when I decided to search Google for any possible deals. Voila! I found a voucher that will end up saving me \$480 on a 12-month supply!”

**Get rid of cable** - Did you know that cable bills will soon be averaging \$123 a month, or \$1,476 a year, according to a study by NPD Group?

“With services like Hulu, Netflix and Amazon Prime, you can now watch your favorite TV shows and movies for a fraction of the cost of cable TV,” says Brittney Castro, CNBC contributor and founder and CEO of Financially Wise Women. By cutting out cable and switching to a more inexpensive service, you can have that money to put toward other financial goals.

**Utilize your own skills before hiring a professional** - You might be more handy than you think.

“When it comes to home repairs, don’t be afraid to try to fix things yourself. Even if you aren’t the handy type, small jobs like fixing running toilets and patching drywall will cost you over a hundred dollars to hire a professional,” says Jefferson, site founder of See Debt Run. “You owe it to yourself and your wallet to try to find a step-by-step guide online, and at least give it a good try to do the work yourself.”

**Remember that a little bit goes a long way** - Putting aside money in crafty ways will help you save a little bit each month — and even a little bit can add up quickly.

“When you’re able to eliminate a major expense, put half the savings into your new account,” notes Mary Rowland, writer for WomensDay.com. “When you finish paying for your car, for instance, save one half of the car payment each month. Or suppose you save \$75 a week on child-care expenses when your kids start school. Put \$37.50 per week into a savings account. That will build up really quickly!”

Regardless of how you do it, start saving more and see how quickly your savings account starts growing. Find out how we can help you save money today.

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## 5 Indoor Activities for Kids on a Cold Winter Day

### Keep children entertained when it's cold outside with these fun indoor activities

For many across the U.S., winter weather means snow, ice and whistling wind. As the weather gets colder, it is likely your children will want to stay inside most of the time. When children are stuck indoors, however, cabin fever can set in quickly. To keep your children from being bored or glued to the television on a cold winter's day, consider these five indoor activities you can do as a family.

#### **Bake cookies**

Most kids love cookies, especially when they have helped bake them. Including children in this fun activity is easy. Keep your child away from the hot oven by asking him or her to mix the cookie dough together. If there are multiple children lending a helping hand, give each one an ingredient to add. An added benefit is that the hot oven will make the kitchen toasty, creating a great atmosphere for snow day fun.



#### **Play board games**

Pull out the family's favorite board games and have a fun family bonding experience. According to Parenting.com, educational board games, such as Uno and Connect Four, are a great way to bring the family together and help children learn regardless of their age. Letting the children pick from a pile of educational games makes it easy to show how fun learning can be.

#### **Finger paint masterpieces**

Finger painting is fun for children of all ages. After all, what child doesn't like to get a bit messy? PopSugar suggests adding a few puffy stickers to the child's paper before he or she starts to paint. This helps boost the child's fine-motor skills, especially when the paint has dried and it is time to take the puffy stickers off. Tailor the stickers to reflect the season, too, using snowflakes and snowmen.

#### **Build a fort**

Blanket forts give children the opportunity to use their imaginations. Use sheets and pillows to build a castle your child must defend from a dragon or build a spaceship to take to Mars. A fort encourages children to use logic when building, while also allowing them to flex their creative side, making it a great indoor activity for a cold day.

#### **Make your own play dough**

Making homemade play dough is surprisingly easy. It requires only a few household ingredients and takes 10 minutes to make. Here's an easy recipe from Living Well Mom to follow:

#### **Ingredients:**

1 cup of flour  
1 cup of water  
2 teaspoons cream of tartar  
1/3 cup salt  
1 tablespoon vegetable oil  
Food coloring

**Directions:**

Combine the flour, cream of tartar and salt into a 2-quart saucepan. Then, add the water and vegetable oil. Place this on your stove and turn your stove's burner on medium/low and stir. Add the food coloring of your choice as soon as the mixture begins to solidify. Keep stirring until the dough starts gathering together around the spoon. Then, set the finished product on waxed paper or a plate to cool. Once it is thoroughly cooled, the dough is ready to play with.

If it is cold outside, don't worry about sending the kids outdoors to play. Instead, keep them entertained with these great indoor activities. Share an experience that is fun and educational with any of these terrific ways to spend a cold day.

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## Behind Car and Driver's "10Best" List

### Why a Car and Driver designation means so much

There are plenty of professional organizations that give today's vehicles recognition. Whether they're ranking the coolest, the greenest or most fuel efficient, or simply the most affordable, you can find a list for whatever it is you're looking for. But there is one list that very well may rise above them all, and that's the Car and Driver "10Best" list that honors the 10 best vehicles you can buy.

There are around 150 new car models on the road today, so when you narrow the list down to 10, any of these models is sure to be a great choice.

Car and Driver created a list that cuts through the clutter and shows off the best the automotive industry has to offer. All of these vehicles have to cost less than \$80,000 (you have to be relatively fair), they provide bang for their buck (a lot of car for the money), they stand out in their respective segments and they are what Car and Driver calls "graceful in motion."



There are three categories of vehicles for you to choose from: affordable family vehicles, sports cars and luxury sedans.

If you're looking for an affordable family vehicle, Car and Driver named the Honda Accord, Volkswagen Golf/GTI, as well as the MAZDA3 and MAZDA6 four of them to its 2015 "10Best" list. Each of these vehicles offers practical and reliable transportation without breaking the bank. The MAZDA3 is the most affordable, with an MSRP starting around \$18,000, while the Accord has been named to the "10Best" list an astounding 29 times.

If you're looking for the best in performance, there is a handful of options ranging from the affordable Ford Mustang GT (at just over \$30,000) that cranks out 435 hp, to the small yet powerful BMW M235i Coupe with up to 320 hp and an impressive power to weight ratio. If you have a bit more to spend, you'd want to consider the Porsche Cayman/Boxster, well known for its phenomenal drivability, or the iconic Chevrolet Corvette Stingray.

There are also two luxury sedans on the "10Best" list, each with its own impressive resume. The 2015 Cadillac CTS is also a big threat to the luxury imports from Japan and Europe.

The other luxury sedan, and final vehicle on the "10Best" list, is the Tesla Model S 60, arguably the most groundbreaking vehicle on the road today. This electric vehicle is so much more than economical transportation; it competes with some of the best vehicles available on the road today, and does so without the use of a gasoline engine.

Car and Driver summed it up perfectly: "It's attractive, comfortable, fast, practical, technically fascinating, and not overpriced. Most important, it's not just a good electric vehicle, it's a good car."

Regardless of which vehicle you choose, stop by today to let us help with whatever finance options you need.

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