



**Avidia Bank**

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42 Main Street, Hudson, MA 01749

*Avidia Monthly*



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## A Look Back at Avidia Bank on Social Media in 2015

2015 was an awesome year at Avidia Bank that included new services, products, and plenty of fun community events! Avidia Bank's social media profiles also saw a lot of growth in 2015! In May 2015, the Avidia Smarties, the official Brand Ambassador Team for Avidia Bank, was launched! The Avidia Smarties made such a splash that they were featured in ABA Bank Marketing, Banking Exchange, and Bank On Social!

So, in case you missed some of these epic moments, here's a recap!

In 2015, we added 2 new social media networks, Pinterest and Instagram. We even did some live streaming events using Periscope! Our mascot, Max McNickel, got his own Twitter and Instagram accounts so he could share all the adventures of a white piggy bank.

Our Facebook likes increased by 21%, our Twitter followers increased by 59% and LinkedIn increased by 32%. In addition, the Avidia Smarties, created their own Facebook page and in only 7 months, they have over 4000 followers, collectively.

Take a look at some of our most memorable social media moments here.





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## 2016 Savings Resolution Contest

Do you have a Savings Resolution for 2016? Share them with us by entering our 2016 Savings Resolution Photo Contest on our Facebook Page! We'll share tips with you to help you reach your goal and one lucky person will win a \$100 Amazon gift card!

Submit a photo of your goal, whether it's a new house, your dream vacation, or paying off student loans!

\*Must be a US Resident to enter. Must be 18 years of age or older to enter. No purchase necessary. Contest will end on 2/25/2016 at 11:59pm EST. Winner will be announced on 02/26/2016.



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## Preparing Your Credit for a Mortgage

Taking on a mortgage isn't easy. You'll want to make sure your credit is in check prior to filling out that application. Here's a few tips to get you started.

### **Look at your Credit Reports**

This should be something you do on a regular basis (at a minimum, once a year) just to be sure there isn't any fraud or missed payments. If you find any sign of fraud or inaccurate information, make sure you dispute it right away, as this could affect your credit score.

### **Pay off that Credit Card**

That high interest credit card will affect your credit. Make sure you don't keep that balance hanging around too long. In addition, if you find you have any delinquent bills, pay those off right away.

### **Make Consistent Payments**

Make timely payments to your bills, this includes utilities and taxes too. This will help bury and ding in your credit score as well.

### **Reduce your debt-to-income**

**Your monthly debt payments should be at most 12% of your income (prior to getting your mortgage) – the lower, the better.**

### **Don't incur any new debt**

You may want to open that new store's credit card or buy a new car, but this can make your credit take a dip. Hold off on this until after close your mortgage.

### **Check your FICO score**

**FICO scores are the number one factor in approval when people go out for a mortgage. Make sure yours is in check and by following the above steps, you'll be well on your way to a new home/refinancing.**

### **Still have questions?**

Receive a free 6-month subscription to the Avidia Bank Homebuyers Club powered by iQualifier and obtain: monthly credit reports; an action plan; and a tool to show how various actions may affect your score. Learn more by contacting the Avidia Bank Mortgage Team!



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## Gain Working Capital While Awaiting Payments

What if you could bridge the gap between the services you provide and the reimbursements that won't come for weeks (or months)? With BusinessManager, you can get cash for services you've billed but are still awaiting payment from customers. Through this unique program, your business can receive cash deposited into your operating account every time you submit an invoice – giving you quick access to the money you're owed.

So whether you receive payment in 30, 60, 90 days, or longer, you'll still have the cash flow to:

- Add staff to keep up with growing demands.
- Purchase new equipment or technology.
- Improve the customer experience.
- Take advantage of new growth opportunities in your industry.

Perhaps best of all, BusinessManager works through your relationship with your bank, unlike a factoring company that requires a relationship with a third-party company. Yes, it really can be that simple.

Gain Working Capital While Awaiting Customer Payments. Join the tens of thousands of businesses that have made BusinessManager America's #1 small business lending alternative. Contact us today.







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## Branch Hours

All Avidia Bank Branches will be closed on Monday, February 15, 2016 in observance of Presidents Day.

We will reopen for normal business hours on Tuesday, February 16, 2016.

You can always bank online 24/7 at [avidiabank.com](http://avidiabank.com) or on your Avidia Mobile App!

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## All-Wheel Drive Vehicles to Consider

### So much more than pickups and SUVs

When you're looking for the best vehicles to tackle the poor-weather driving conditions that come with winter, getting a vehicle with all-wheel drive is a great start. And while you're probably well aware of the SUVs and pickups that come equipped with all-wheel drive, there are plenty of other options too.

#### Subaru Legacy

The Subaru Legacy is the only midsize sedan that's standard with all-wheel drive. Many popular midsize options like the Toyota Camry, Honda Accord and Nissan Altima don't even make it available; and with an MSRP of \$21,745, this one's more affordable as well. There are two engine options, with fuel economy rated at up to 36 mpg highway. Some of the impressive features you'll find are the EyeSight driver assist technology and STARLINK smartphone integration.

"Subaru completely redesigned the Legacy last year. The company maintained the midsize sedan's all-wheel-drive capability and capacious interior while making meaningful improvements in fuel efficiency as well as infotainment and safety technologies," Left Lane News says of the newest model. "A sleeker, more modern look helps the Legacy turn more heads than before too."

#### Chrysler 300

If you're looking for the optimal blend of performance, luxury, amenities and affordability, the Chrysler 300 is a great pick. While rear-wheel drive is standard, the available all-wheel-drive models use the most advanced system in the entire class, with an axle disconnect system that helps maximize fuel economy while still providing the grip you need. And buying a 300 means you have the option of innovation after innovation, with cutting-edge features like the Uconnect infotainment system, TorqueFlite eight-speed automatic transmission or best-in-class engine choices starting with the award-winning Pentastar V6. The Limited All-Wheel Drive starts at just over \$34,000.



"No matter what version you choose, the 300 is stylish, roomy, powerful and a pleasure to drive. The American sedan is alive and well," AutoTrader adds.

#### Luxury options

Virtually every luxury manufacturer has an all-wheel-drive option, and many of them have carefully developed their technology to not only tame poor-weather driving conditions, but to improve performance on dry roads as well.

Acura has Super Handling All-Wheel Drive, also known as SH-AWD, and you can find it on both the

TLX and RLX luxury sedans. Audi has quattro, BMW uses xDrive and Mercedes-Benz equips some of its models with 4MATIC.

A newer entry into the luxury coupe arena is the Lexus RC (MSRP starting at \$39,995), and it currently ranks in U.S. News & World Report as the No. 1 upscale small car. There are numerous Lexus models to help you find the exact blend of power and efficiency you're looking for, and the RC 300, RC 350, RC 300 F SPORT AWD and RC 350 F SPORT AWD can all be equipped with all-wheel drive.

Regardless of what kind of vehicle you're looking for, stop by to see what financing options we have for you so you can worry about one less thing during the car-buying process.

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## Out of the Box Valentine's Day Date Ideas

### Rekindle the romance on one of these adventurous dates

Date night is a crucial part of keeping the romance alive in your relationship, whether you have been with your partner for two months or 20 years. However, going to the same places and doing the same activities every month can lose its romantic feeling. Bringing novelty to a relationship through fresh, interesting activities shakes off the humdrum feelings a marriage could develop.

Instead of going on the same old Friday night dates you've been doing for years, like dinner at a restaurant followed by a movie at the cinema, try these unique ideas to liven up your relationship.

#### Get close to nature

Escape from the stressors of the city by finding harmony in the great outdoors. The easiest thing you can do is to pack a picnic lunch, bring a conversation starter book and hike a local nature trail. Make it more memorable by bringing a camera and staging an outdoor photo shoot during your excursion. If you don't like hiking aimlessly, join the geocaching movement and hunt for hidden treasures around your neighborhood.

If travelling far isn't your thing, pitch a tent in the backyard and spend the night stargazing. Family Share suggests turning your backyard camp into a spa by filling a kiddie pool with hot, bubbly water and surrounding it with candles and music. While you're out in the backyard, make a time capsule and bury it.

The most romantic aspect of being outdoors is getting to watch the sunset or sunrise together. Find a quiet location that's known for having great views and snuggle up with your significant other.

#### Excite your taste buds

A full stomach is important for keeping you and your spouse happy. Spice up meal time by cooking together. Find a challenging new recipe and work together to create it. Whether or not it comes out the way it should, you will still strengthen your communication and teamwork.

If you like to eat out, try a local restaurant you've never visited before and order dishes on the menu that you've never tasted. Or satisfy your stomach at multiple eateries by taking a local restaurant tour: order an appetizer at once place, the main course at another, dessert somewhere else and drinks at yet another.

#### Get competitive

Friendly competition can get the adrenaline flowing and the romance sizzling. Go to a sports complex and try out the batting cages, miniature golf or go-kart track. If you're not feeling athletic, find an arcade that is filled with retro video games.



You don't have to leave your home to play around, either. Buy a deck of cards and some new board games and stage an all-day game tournament. Many fun, new two-player games are published every year.

Regardless of what date you plan, focus on your partner rather than your phone. Only by committing fully to your experience will you rekindle that passion.

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