



Volume Issue • March 2019

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The Latest

Connie's Corner

Happy Spring!

Now that winter is over, we can resume our wonderful trips!

March started off with a bang when 37 of us flew to Miami, to go on a nine-day cruise to Cuba, Grand Cayman, and Haiti!

We had a great time! Many Club 50 members were seen riding around Havana in classic American cars. You really felt like you had stepped back in time. Some members were even lucky enough to see the show at the world famous Tropicana!

In Cienfuegos, some members saw how cigars are made, while others took tours around the southern Cuba city to experience nature, culture, food, history, and of course the rum!

The Cuban people were all very happy, and full of life. It is still a very depressed country, but it is becoming better, a little bit every day!

The other days were spent relaxing either cruising at sea, or enjoying the beautiful beaches of Grand Cayman and Labadee, Haiti.

Our **first Day Trip of the year is on Thursday, April 25th**. We are going to see a **Neil Diamond & Barry Manilow tribute...two of my favorites!** Sign up was held on March 28th, and we still have a few spaces available. **See the forms section to read all the details of this fun trip!** Maybe you will join us!

We have also already mailed the next two trip flyers out (**see the forms section on the left for more information**) for **Blithewold** (see the article below); and the **Niagara Falls/Red Sox game**. The sign up days are getting close!

We have a lot of other great trips this year, so be sure and keep an eye out for the flyers!

Thank you all for being part of Club 50! Spread the word!

Hope to see you soon!

If you have any questions about Club 50, or if you are looking for more details about any of the upcoming trips, I am just a phone call away! Please feel free to contact me at (617)-928-2338 or cbraceland@watertownsavings.com) or stop by the Main Office atrium area to see me!



Cuba agrees with these lovely ladies! Pictured here (l to r) are: Janet Corliss, Mary Barry, Mary Alice McMahon, Gloria & Barbara Burns

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<https://www.watertownsavings.com/community/club-50>**



The banner features a collage of four photographs on the left showing groups of people at various events. To the right, the text reads: "Watertown Savings Bank" in white on a blue background, with "60 Main St. Watertown, MA 02472 (617) 928-9000 www.watertownsavings.com" in smaller white text. Below this, "Club 50" is written in large, bold, white letters with a red outline. At the bottom left of the banner, the slogan "Always an Adventure!" is written in a cursive font, and "Member FDIC | Member DIF" is printed in a small, sans-serif font.

Rhode Island's Hidden Gem

Club 50 is headed to Rhode Island's hidden gem!

On Thursday, May 9, the Club will travel to the Blithewold Mansion in Rhode Island. The trip includes a tour of the mansion, the gardens, a delicious luncheon, and a tour of the local vineyard. The sign up date is Tuesday, April 9th at 10 AM. See the flyer located in the forms section for more information.

Blithewold is a 33-acre estate with grand views of Narragansett Bay. The property features a 45-room mansion filled with family heirlooms framed by a series of lovely gardens that range in character from mysterious to exotic and from poetic to practical. An exceptional collection of rare and unusual plants, trees, greenhouses, and whimsical stonework, project an aura that is romantic, fresh, inspiring and unique to Blithewold. Come and be inspired!



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The banner features a blue background with a yellow-orange gradient at the bottom. On the left, there are four small photographs showing groups of people at various events. The text 'Waterfront Savings Bank' is in white, with 'Club 50' in large, bold, white letters with a red outline. Contact information and the website are listed in the top right. The slogan 'Always an Adventure!' is written in a cursive font on the left side of the banner.

Waterfront Savings Bank

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Watertown, MA 02472
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Always an Adventure!

Member FDIC | Member DIF

Club 50

WSB's Free Spring Shred Day is Two Weeks Away!

Save the Date for our Annual Spring Shred Day! This FREE event is the perfect time to get rid of all of your outdated documents in the safest way possible. This year, it is happening on **Saturday, April 13th from 9am-12pm at WSB's newest location, our Market Basket Plaza Branch, 25 Market Place Drive, Waltham.**

You can oversee the shredding of your documents so you can be confident that they are properly destroyed. The limit is three large bags per person (or one large carton). Volunteers will be on hand to assist everyone. We suggest that out-of-date bank statements, cancelled checks, medical bills and records, and any old files with your social security or account numbers be destroyed. For more information please call WSB Customer Support at (617) 928-9000.

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Club 50

Cuba, Cars and Cigars

Club 50 Members Arleen Coletti and Kitty & Sal Tulipano enjoying this classic car in Cuba!

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Refer A Friend

Don't forget about our Refer a Friend promotion! If a current Club 50 member refers a friend to become a NEW Club 50 member, that current Club 50 member receives a \$25 coupon towards their next day trip with Club 50.

Help us spread the word about all of the fun we have in the Club!

Offer details: The \$25 is not redeemable for cash. Redemption value not to exceed \$25.00. Offer subject to change without notice.

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Congratulations to This Year's Customer Choice Award Winners

Thank you to all the WSB Club 50 members who voted for their favorite, local non-profits in the Bank's 23rd Annual Customer Choice Awards! **We know that many of you are involved in some of these wonderful organizations.** On Tuesday, March 26th WSB awarded \$75,000 to the 28 winning groups.

"Our Customer Choice Awards program is one of which we are particularly proud," said President and CEO Brett Dean. "The list of winners reflects the important work being done by non-profit organizations throughout the communities we serve."

Voting took place from October-December 2018.

For further information about WSB's Customer Choice Awards program, contact the Bank's Community Relations Office at (617) 928-2336 or by email: kmcronin@watertownsavings.com.

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Federal Income Tax Returns Due for Most Individuals

The federal income tax filing deadline for most individuals is Monday, April 15, 2019. Residents of Maine and Massachusetts have until Wednesday, April 17, to file their 2018 tax return because April 15 is Patriots' Day and April 16 is Emancipation Day.

Need more time?

If you're not able to file your federal income tax return by the due date, you can file for an extension using IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. Filing this extension gives you an additional six months (until October 15, 2019) to file your federal income tax return. You can also file for an automatic six-month extension electronically (details on how to do so can be found in the Form 4868 instructions). **Note:** *Special rules apply if you're living outside the country, or serving in the military outside the country, on the regular due date of your federal income tax return.*

Pay what you owe

One of the biggest mistakes you can make is not filing your return because you owe money. If the bottom line on your return shows that you owe tax, file and pay the amount due in full by the due date if at all possible. If you absolutely cannot pay what you owe, file the return and pay as much as you can afford. You'll owe interest and possibly penalties on the unpaid tax, but you will limit the penalties assessed by filing your return on time, and you may be able to work with the IRS to pay the unpaid balance (options available may include the ability to enter into an installment agreement).

It's important to understand that filing for an automatic extension to file your return does not provide any additional time to pay your tax. When you file for an extension, you have to estimate the amount of tax you will owe; you should pay this amount by the April 15 (April 17 if you live in Massachusetts or Maine) due date. If you don't, you will owe interest, and you may owe penalties as well. If the IRS believes that your estimate of taxes was not reasonable, it may void your extension.

Having the right amount of tax withheld?

Taxpayers are required to pay most of their tax obligation during the year by having tax withheld from paychecks or pension payments, or by making estimated tax payments. A penalty may be due at tax time if too little is paid during the year, unless an exception applies. It seems that many taxpayers may not have properly adjusted their withholding or estimated tax payments for 2018 to reflect the many changes in the Tax Cuts and Jobs Act. The IRS has announced that it will waive the estimated tax penalty for tax year 2018 for taxpayers who paid at least 80% of their total tax liability during the year through federal income tax withholding, quarterly estimated tax payments, or a combination of the two.

The IRS continues to urge taxpayers to check withholding again this year to make sure they are having the right amount of tax withheld for 2019. You can give your employer a new Form W-4 to change your withholding.

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